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Kristi A. Robey

University of Nebraska-Lincoln, kristi1974@msn.com

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Factors Affecting Undergraduate Female Transfer Student Degree Completion Rates

by

Kristi Robey

A THESIS

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The Graduate College at the University of Nebraska
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Factors Affecting Undergraduate Female Transfer Student Degree Completion Rates

Kristi Robey, M.A.

University of Nebraska, 2010

Advisor: Richard Hoover

The purpose of this study was to explore what factors affect the degree completion rates of undergraduate female transfer students, ages 19 and older, at the University of Nebraska-Lincoln (UNL). Five sub-research questions explored the areas of (a) common factors among the issues faced by the participants; (b) monetary issues' affect on degree completion; (c) the affect of family responsibilities on persistence; (d) age as a possible factor in degree completion rates; and (e) the number of hours worked and the affect it has on degree completion rates. The study explored the reasons undergraduate female transfer students had for transferring into the institution as well as what needs and expectations these students had in working to obtain their degree. Various characteristics of the students were explored through personal interviews. The researcher examined the data of 15 undergraduate female transfer students at the University of Nebraska-Lincoln, 11 participants in 2005 and 4 more participants in 2010, via a face-to-face interview format. From the research, 7 major themes emerged, which were: (a) academic expectations, including curriculum, deficiencies, expected GPA, and educational objectives; (b) accessibility and accommodation, including advising, childcare, faculty accessibility and support, registration and orientation processes; (c) campus environment, including the campus atmosphere, class size, the institution's reputation, and parking; (d) finances, including financial aid and scholarships; (e) family support, (f) belonging,

including age, both on and off campus involvement, and sense of community; and

(g) work influences, such as the number of hours worked and job flexibility.

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Table of Contents

Chapter One—Introduction..... 1

 Purpose of the Study..... 3

 Methodology Summary..... 4

 Research Questions..... 5

 Definition of Terms 6

 Delimitations of the Study 7

 Limitations of the Study..... 7

 Significance of the Study 8

 Summary 8

Chapter Two—Literature Review 9

 The Study of Women in Education 9

 Historical Background: Women in Higher Education..... 11

 Student Retention and Involvement Theories 13

 Transition Theory 16

 Transfer Student Experience 18

 Finances and Work 22

 Summary 24

Chapter Three—Methodology 25

 Setting 25

 Qualitative Research Design 25

 Qualitative Characteristics 25

Case Study Design	26
Case Study Characteristics	26
Role of the Researcher	27
Participant Selection Process.....	28
Interview Process.....	29
Research Questions.....	30
Data Analysis	31
Verification Strategies	34
Summary	35
Chapter Four—Findings	36
Methodology	36
Participant Population.....	37
Summary of Participant Profiles	38
Portrayal of the Participants	39
Research Questions.....	47
Grand Tour Research Question	47
Sub-Research Questions	47
Analysis.....	48
Description of Emerging Themes by Research Questions.....	48
Research Question One	48
Academic Expectations	48
Accessibility and Accommodation	52

	iii
Campus Environment	56
Research Question Two	58
Finances	58
Research Question Three.....	59
Family Support.....	60
Research Question Four	60
Belonging.....	61
Research Question Five.....	63
Work Influences	64
Summary	65
Chapter Five—Summary and Discussion.....	66
Summary of Findings.....	66
Academic Expectations	66
Accessibility and Accommodation	67
Campus Environment.....	68
Finances.....	68
Family Support	68
Belonging	69
Work Influences.....	69
Discussion	70
Academic Expectations	70
Accessibility and Accommodation	72

	iv
Campus Environment.....	74
Finances.....	75
Family Support	76
Belonging	77
Work Influences.....	78
Factors of Attrition	79
Importance of the Findings	97
Recommendations for Best Practices on Chances to Reduce Attrition	98
Recommendations for Further Study.....	101
Conclusion.....	102
References.....	103
Appendices.....	110

List of Tables

Table 1	Demographic Information	40
Table 2	Factors of Attrition as Positives and Negatives by Participant.....	82

List of Appendices

Appendix A	Research Questions	110
Appendix B	Interview Questions.....	112
Appendix C	University of Nebraska-Lincoln Internal Review Board Approval	116
Appendix D	Letter of Informed Consent.....	119
Appendix E	Initial Email Contact to Selected Students in 2005.....	122
Appendix F	Initial Email Contact to Selected Students in 2010.....	124
Appendix G	Demographic Information Sheet	126
Appendix H	Participant Codes and Emerging Themes	128

Chapter One

Introduction

“For at least the past 40 years, the majority of students in higher education have been women” (Allen, Dean, & Bracken, 2008, p. 1). Scholar Patricia Palmieri (1979) pointed out that in order to design an education appropriate for women, research and learning about the academic experiences of women was important (Palmieri, 1979, p. 541). However, little research has been done on the transfer student and even less on the female experience.

In his 2007 article, Stephen Handel commented on how surprised he was to find so little written on the transfer student. Handel indicated his dismay that so few articles appeared “either on the Web or in print” that focused on the needs transfer students (Handel, 2007, p. 1). Over the past decade, the numbers of transfer students has steadily increased, however, the “research on transfer students has not kept pace with this growing trend” (Wawrzynski & Sedlacek, 2003, p. 489). While the literature on transfer students gives a general description, these “students are often defined as a group by the one thing they share—a transition experience from one school to another—even if they have little else in common with their transfer peers” (Wawrzynski & Sedlacek, 2003, p. 489). With little research done on this growing student population, research on this relatively unknown population is needed to better understand the transfer student and potentially the female transfer student.

Students are choosing to enroll in less expensive institutions, such as community colleges, in order to fulfill their general requirements before transferring to a more expensive four-year institution where they plan to obtain their degree (Hoachlander,

Sikora, & Horn, 2003, p. iii). Community colleges enroll more than six million students in courses for credit, which equates to almost half of all undergraduate students enrolled in higher education institutions (Wyner, 2006). The numbers of community college students are growing at a rate much faster than that of four-year institutions. With the number of students enrolled in two year colleges increasing, there is also an increase in the number of students transferring from one higher education institution to another. As more students transfer, the need for the institution to understand the transfer student population increased.

A 2010 report prepared by the Office of Institutional Research and Planning for the Office of Transfer Students at the University of Nebraska-Lincoln (UNL), showed in 1998 the total number of entering first time undergraduate transfer students totaled 957; 514 men and 443 women (UNL, 2010). Of the 957 students, 71.60% of the men and 69.53% of the women were retained after their first year. Within four years, 41.05% of the men and 49.44% of the women had graduated and, within six years of transferring to UNL, 53.11% of the men and 57.79% of the women had graduated.

The information presented in the same report indicated that for the 2008 year the total number of entering first time undergraduate transfer students totaled, again, 957; 526 men and 431 women (UNL, 2010). Of those 957 students, 80.99% of the men and 77.96% of the women returned for their second year. In the ten year span reported, the retention rate increased for both genders; however, more men than women were retained for their second year. As undergraduate female transfer students are retained at a lower rate than men, there is a need to learn about the factors contributing to the lower retention rate of undergraduate female transfer students.

The objective of this study was to achieve a better understanding of the University of Nebraska Lincoln (UNL) undergraduate female transfer student and what experiences she faced in obtaining a bachelor's degree. A myriad of factors contributed to the reasons why undergraduate female transfer students do not stay in school to complete their degree. Whether academic, social, financial, or personal, many reasons exist for a student's departure from school before degree completion. The findings of this study could improve transfer student programs that would better prepare the transfer student for obtaining their degree. The researcher explored factors affecting the degree completion rates of undergraduate female transfer students at the University of Nebraska-Lincoln with the intention of providing a better understanding of the female experience; thereby resulting in better designed programs and services to aid in the retention of the female student.

To further understand the benefits of this study, this chapter will address the purpose of the study, background information related to the undergraduate female transfer students attending UNL, definitions of terms utilized in the study, and the study's delimitations and limitations.

Purpose of the Study

The purpose of this study was to explore reasons undergraduate female transfer students at the University of Nebraska Lincoln had for transferring into the institution and to better understand what needs and expectations these students had in order to obtain a degree. By investigating the expectations and attitudes of the undergraduate female transfer students, the study's findings will help to fill a void in the transfer student literature. In order to get a better understanding of the undergraduate female transfer

student experience, the researcher believed that a quantitative study would limit the quality of the information that could be gathered. “Qualitative research is best suited for research problems in which you do not know the variables and need to explore” (Creswell, 2005, p. 45). According to Creswell (1998), qualitative research assists in a better understanding of the human problem allowing the researcher to build a more complete picture and detailed view of the participant (p. 15). Creswell (1998) further stated that “qualitative researchers rely on a few cases and many variables” (p. 16). A qualitative approach was selected because of the opportunity to gather vast, rich and deep information on the females’ experiences, attitudes, and expectations.

Methodology Summary

The interviews of the participants selected took place in both the spring of 2005 and winter of 2010. In both 2005 and 2010, candidates received an email from the University of Nebraska-Lincoln Undergraduate Studies Transfer Student Office requesting any interested participants to contact the Transfer Student Coordinator or the researcher. Interested participants responded via email. Once participants were identified, the researcher mailed information on the study along with a demographic form and informed consent form. The participants contacted the researcher with the information requested and interview times were selected.

In 2005, 11 respondents participated and, in 2010, 4 respondents participated in the individual interviews. All participants received a cover letter, informed consent form, and demographic data sheet approved by the UNL Institutional Review Board (IRB) (see Appendix C). The participants either mailed back or brought their completed informed consent forms to the researcher along with their demographic data sheet. These forms

were kept in the researcher's files. The personal interviews took place during the first two weeks of April, 2005 and the last week of February, 2010. Each interview lasted approximately 30 to 60 minutes. Prior to each interview, the researcher was granted permission to audiotape the discussions. The audiotapes were transcribed verbatim and used for the data analysis.

The interviews were conducted in a private room at the city campus union on the University of Nebraska Lincoln campus. A controlled list of questions was asked with a set of probe questions to assist in securing additional information or clarification to the research questions. Once the interviews were completed, the audiotapes were given to a transcriber for transcription. Using the transcriptions, the researcher coded the data into themes.

Research Questions

“In qualitative research, the emphasis is on conducting studies . . . using mostly verbal descriptions, resulting in stories and case studies rather than statistical reports” (McMillian & Wergin, 1998, p. 4). According to John Creswell (2005), qualitative research is “best suited for research problems in which you do not know the variables and need to explore” (p. 45). Creswell (2005) stated qualitative research studies should have a central, or grand tour, question followed by sub-questions (pp. 138-139). The grand tour question was “What factors affect the degree completion of undergraduate female transfer students, ages 19 and older, at the University of Nebraska-Lincoln?”

Sub-questions were:

1. Are there common factors among the issues undergraduate female transfer students face that could indicate a higher drop-out rate?

2. Do monetary issues affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?
3. Do family responsibilities affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?
4. Is age a factor that affects undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?
5. Is there a particular range of number of hours worked that affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?

Definition of Terms

For the purpose of this study, the following definitions were used:

Community College: Any institution regionally accredited to award the associate of arts or associate of science as its highest degree. This definition includes comprehensive two-year colleges and technical schools, both private and public (Cohen & Brawer, 2003, p. 5).

Non-Traditional Student: Students 25 years of age or older (Laanan, 2007, p. 45).

Stopouts: Students who take planned leaves of absence including all students who have had some irregularity in their undergraduate education but who cannot as yet be classified as either dropouts or persisters (Astin, 1975, p. 154).

Transfer Student: All students with no previous postsecondary experience who complete a minimum of 12 credits within 4 years (NCES, 2001, p. vi).

Transfer Student Shock: transfer students from a junior college to a four-year college experience an appreciable drop in college grades after transfer (Hills, 1965a, p. 244).

Delimitation of the Study

The research described the specific experiences of a specific group at a specific time. This study considered only the perceptions of University of Nebraska-Lincoln female undergraduate students who were at least sophomore standing at the time of the study. If this research would have been conducted at a different institution, results may have differed. A total of 15 interviews were conducted; a larger sample may have shown different trends.

Limitations of the Study

There were some limitations due to the methodology and selected participants. These limitations included: (a) questions were asked about the transfer experience and use of the transfer student office. Some students were unaware of the presence of this office and their feelings regarding their experience may have been influenced by their lack of knowledge and usage of this office; (b) interviews were conducted in April, 2005 and, after a five year hiatus due personal and family matters, again in February, 2010. The five year span between the two sets of participant interviews provided the ability to collect data from two separate timeframes offering a unique opportunity to research information from two separate groups of undergraduate female transfer students; (c) the interviews were conducted in the Spring semesters in 2005 and 2010, however, had the interviews been conducted at a different time of the academic year, student perceptions may have been different. For example, if the students had been interviewed during the

fall semester, they may have had more recent knowledge of a tour or marketing information about the transfer student office; (d) some participants may have been more comfortable divulging information with a different researcher or someone known to them; (e) although an attempt was made to interview students from diverse backgrounds, 13 of the 15 interviewed were Caucasian students. Results may have been different if there was more diversity among participants.

Significance of the Study

There is limited research on the experience of female transfer students. As increased numbers of transfer students enter higher education, this study supports may provide administrators a better understanding of female transfer students and their needs and expectations. Admissions staff need information on effective recruitment practices and administrators need to know how to retain this population. Some students may be feeling left out with their needs unknown or unacknowledged. In researching this group of transfer students, the researcher hopes the information leads to better programs and student retention.

Summary

Chapter One discussed the background of the study and outlined what steps the researcher took to gather the data on undergraduate female transfer students at the University of Nebraska-Lincoln. The next chapter will address information obtained from the literature relevant to the history of women in education, the transfer student experience, student retention and involvement theories, as well as social and financial factors that contribute to the degree completion rates of undergraduate transfer students, while looking at the female experience when possible.

Chapter Two

Literature Review

The purpose of this study was to describe what factors affect the degree completion rates of undergraduate female transfer students, ages 19 and older, at the University of Nebraska-Lincoln. This chapter provides a review of the current literature related to the transfer student experience, as well as the female perspective and experience in higher education, including: (a) the study of women in education; (b) the historical background; (c) student involvement and retention theories; (d) transition theory; (e) transfer student experiences; and (f) finances and work.

The Study of Women in Education

Over the past 30 years, leaders in higher education have begun to pay more attention to the importance of academic and social integration in facilitating student success in obtaining a degree (Astin, 1993; Braxton, Hirschy, & McClendon, 2004; Tinto, 1993). With the findings generated by the research, institutions have supported changes to advising and the transfer process, thereby enabling students to better transition to higher education. According to Tinto (1993, 1997), the more students are involved in their college experience, the more likely they are to stay in school and complete their degree. Pascarella and Terenzini (1991) believed whatever form the commitment might take

students should be helped early in their careers to find academic and social niches where they feel that they are a part of the institution's life, where friendships can be developed, and where role models (whether student or faculty) can be observed and emulated. (p. 654)

Researchers have also begun to study the student who transfers from another institution, such as from another four-year university or community college (Li, 2010; Pascarella & Terenzini, 1991; Townsend & Kristin, 2006).

For at least the past 40 years, the majority of students in higher education have been women. Women of all ages sought, and continue to seek, the rewards of postsecondary degrees. As more female students arrived on campuses, questions emerged about discriminatory policies; a seemingly masculine environment, curriculum, and pedagogy; and equal funding. (Allen et al., 2008, p. 1)

In 1976, Jean Baker Miller began her book entitled *Toward a New Psychology of Women* where she studied women and their needs. Miller later noted in her revised book (1986) that “all of our prior thinking emerged from men’s institutions and men’s ways of perceiving,” thereby producing research that made men’s lives the norms by which all members of society were judged (Miller, 1986, p. xviii). Miller went on to state that understanding the situations of women is a crucial component to understanding the psychological order in a male-led society (Miller, 1986, p. 2). Miller’s (1976, 1986) descriptions of the characteristics of women included attention to others’ needs, encouraging growth in others, cooperation, and creativity born out of living in a culture that devalued their contributions. Examining these characteristics as strengths instead of as weaknesses, Miller suggested the concepts of power and conflict needed to be rethought. Her work “applies directly to a historical perspective of higher education” (Allen et al., 2008, p. 3).

Male norms were used in creating entrance requirements, curriculum, and traditions. Belenky, Clinchy, Goldberger, and Tarule’s *Women’s Ways of Knowing* (1986) pointed out that the major educational institutions “were originally founded by men for the education of men. Even girl’s schools and women’s colleges have been

modeled after male institutions to give women an education ‘equivalent’ to men’s.” (Belenky et al., 1986, pp. 5-6). Now, as more research defined women and their needs, changes have been made to the curriculum, including the use of active and cooperative learning, more diverse texts used within the classroom, and the use of narrative in expression and knowledge (Belenky et al., 1986). Palmieri (1979) pointed out that in order to design an education appropriate for women we must research and learn about the academic experiences of ordinary women (Palmieri, 1979, p. 541). As educational institutions have also changed in format, more people are transferring and the need for research has increased.

While there is very little research specifically designated to the study of undergraduate female transfer students, the researcher utilized literature on the transfer student experience in general while looking for references to the female experience. The literature review focused on the history of women in higher education, retention and student involvement theories, and the transfer experience, including work and finances, familial support and grade point average (GPA) as factors of degree completion.

Historical Background: Women in Higher Education

Located primarily in the Eastern United States, a handful of all-female academies were opened in the 1830s (Nidiffer, 2001). One of the first colleges for women was founded in 1834 by Judge Wheaton, who founded Wheaton Female Seminary (now Wheaton College) 30 miles outside of Boston (Boas, 1971, p. 1). Later in that decade, the experiment of educating men and women together was embarked upon. By the 1930s, the number of women enrolled in higher education institutions continued to climb (Nidiffer, 2001). However, due to the war and resistance in accepting women into higher education

institutions, the gains soon faded and the number of women enrolled in colleges declined until the late 1970s (Nidiffer, 2001).

By 1950 just under one-third of all college students were women and about 18% of all American women aged 18 to 20 attended college (Levine, 1995, p. 83). “1950 was the first year in which women outnumbered men in the total U.S. population. By the year 2050, women are projected to constitute 52% of the total population” (Touchton & Davis, 1991, p. 20).

In 1962, there were 592,000 students enrolled in two-year colleges; by 1976 the number had climbed to 3,000,000 (Sandeem & Goodale, 1976). “The 1960s and 1970s were vitally important decades for women in higher education . . . federal, state, and local legislation and regulations, many aggressive policies were created to promote nondiscrimination, equity, and advancement for women” (Touchton & Davis, 1991, p. 3). The 1970s brought about a major increase in the number of women’s centers on university campuses and by the end of the 20th century, most major universities had a women’s center totaling over 500 across the nation (Ellis & Mitchell, 2010, p. 241). According to the American Council on Education’s Office of Women in Higher Education’s *Fact Book on Women in Higher Education*, in 1979 “women constituted a majority of students for the first time in our nation’s history” and is a trend that continues today (p. 3).

In both public and private not-for-profit 4-year institutions, the 6-year graduation rates for females were higher than the rates for males. For public institutions, approximately 58 percent of females seeking a bachelor's degree or its equivalent graduated within 6 years, compared with 52 percent of their male counterparts; for private not-for-profit institutions, 67 percent of females graduated within 6 years, compared with 61 percent of males. At private for-profit institutions, however, the 6-year graduation rate was higher for males than females (28 vs. 21

percent). (Aud, Hussar, Planty, Snyder, Bianco, Fox, Frohlich, Kemp, Drake, 2010, p. 72)

Baxter Magolda (2008) had noted that as of 2006 almost 40% of college students were self-supporting adults 24 or older, more than a third worked full-time, and over 25% had children (p. 270). According to the U.S. Department of Education's Spelling's Report (2006) the nearly 14 million undergraduates were comprised of more than 4 in 10 attending two-year community colleges, nearly one-third were over the age of 24 years, and 40% were enrolled part-time (U.S. Department of Education, 2006, p. xiii).

Student Retention and Involvement Theories

While Tinto's (1975, 1993) student retention theory has been applied in studies about the academic and social integration of entering first-year students at large universities, only a small part of the research focused on the actual integration experiences of students. In theory and research on traditional students in the 1980s, findings suggested a relationship between the type and amount of involvement in college and how students gain from and perceive their higher educational experience (Astin, 1984).

Tinto's interactionalist theory (1975, 1993) has been cited hundreds of times and scholars have extensively tested and cited Tinto's theory (Braxton et al., 2004). According to Tinto (1975, p. 104), academic integration consists of structural and normative dimensions. Structural integration involves the joining of clear standards of the institution. Normative integration relates to a person's identification with the beliefs, norms, and values inherent in the academic system (Braxton et al., 2004, p. 8). Tinto ascertained that social integration, the extent of congruency between the student and the

social system of the institution, occurs at the institution's level as well as at the level of the subculture of the institution (Tinto, 1975, p. 107).

Social integration reflects the student's perception of his or her degree of congruence with the attitudes, values, beliefs, and norms of the social communities of a college or university...The greater the level of the student's academic integration, the greater the level of subsequent commitment to the goal of college graduation (Braxton, Hirschy, and McClendon, 2004, p. 9).

Tinto pointed out that the level of social integration positively correlates with the level of commitment to the university (Tinto, 1975, p. 110). While noting that his theory accounts for voluntary departure, Tinto stressed that his theory explained the departure process and is "not a systems model of departure" (Tinto, 1975, p. 112).

According to Vincent Tinto's book *Leaving College: Rethinking the Causes and Cures of Student Attrition* (1987), "More students leave their college or university prior to degree completion than stay" (Tinto, 1987, p. 1). Tinto believed that the "path to enhanced student retention is not an easy or a smooth one" (Tinto, 1987, p. 3). He noted that the "first step we must take in studying student departure from higher education is one of description. We must first be able to describe the phenomenon we seek to study before we try to explain it" (Tinto, 1987, p. 8).

According to Tierney (2008), Tinto's theory of college student retention "raises both theoretical and practical concerns" and falls short in terms of minority students (p. 104). Tierney (2008) claimed Tinto's framework for his model of college student retention was theoretically flawed and Tierney faulted Tinto for overlooking the history of ethnic oppression in the United States. According to Tierney (2008), Tinto based his model of college student retention "on the work of Durkheim (1951) and Van Gennep (1960)" (p. 103). Tinto's model "views college as an initiation ritual, with the success of

the initiates - that is, the students - being dependent upon the degree to which they are able to integrate into the social and academic life of postsecondary institutions” (Tierney, 2008, p. 103-104). Tierney noted that Tinto’s model did not take into account a rite of passage. An example used by Tierney is that of African American adolescents' cultural backgrounds. Tierney (2008) stated African American adolescents differ in “significant ways from the middle-and upper-class Eurocentric cultural framework upon which U.S. postsecondary education is based” (p. 104). However, as Tierney pointed out, Tinto's model claimed these “youth undergo rites of passage framed within this "foreign" culture.” (2008, p. 104). Tierney (2008) noted that African American students on a predominately Caucasian campus cannot complete the rites of passage as frequently because the rites of passage are constructed around the Caucasian experience. “Tinto's model marks a radical departure from what Van Gennep theoretically posits about initiation rites” (Tierney, 2008, p. 104). Even with criticism against Tinto’s work, his theory continues to be the most widely cited theory for explaining the student departure process. Therefore, Tinto’s theory was utilized in the research study.

Astin (1975) stated that “dropping out of college is a little like the weather: something everyone talks about but no one does anything about” (p. 1). Astin (1975) commented that some critics argue that it can be beneficial for some students to leave college before degree completion (p. 1). The researcher conducted this research to discover and develop a better understanding of the factors that contribute to increasing the likelihood that undergraduate female transfer students will continue to degree completion. With institutions depending on increasing enrollments to cover their budgets, the need to keep not only traditional students, but transfer students as well until degree

completion is imperative. Astin (1975) pointed out that in four-year institutions, “any change that deters students from dropping out can affect three classes of students at once, whereas any change in recruiting practices can affect only one class in a given year” (Astin, 1975, p. 2). A better use of resources to help students reach degree completion and also represent a real commitment and service to the students is needed, whereas “successful recruiting efforts may simply change students’ choice of institution” (Astin, 1975, p. 2).

Transition Theory

“Adults need to explore, understand, and cope with what is happening in their lives” (Schlossberg, Waters, & Goodman, 1995, p. 3). In their Transition Theory, Schlossberg et al. (1995) noted there are four major theoretical perspectives in adult development knowledge: contextual, developmental, life span, and transition. The transition perspective is the fourth theoretical perspective in adulthood and it focuses on change brought on by life events (p. 18). Goodman, Schlossberg, and Anderson (2006) defined transition as “any event, or non-event, that results in change in relationships, routines, assumptions, and roles” (p. 33).

Schlossberg (1989) commented on the importance of analyzing a transition in terms of the timing. Schlossberg noted “each transition is like a journey, with a beginning, a middle, and an end” (Schlossberg, 1989, p. 39). Schlossberg et al. (1995) claimed the concept of a transition consisted of a series of three phases the authors titled as moving in, moving through, and moving out (p. 44).

In the beginning, or moving into the transition, the person constantly thinks about the change. The middle, or moving through a transition, is a time of uncertainty in that

the individual is disrupted as they work to let go of old relationships and norms while new ones are not yet in place. The individual faces many positive and negative experiences which can add up to either aiding or deterring the person from continuing on through the transition. The end, or moving out of the transition, is obtained when the individual fits the “transition into the pattern” of their life (Schlossberg, 1989, p. 39).

Goodman et al. (2006) stated there are different types of transitions; anticipated, unanticipated, and non-events (events that were expected but did not occur) (p. 34). Goodman et al. noted types of transitions which involve the concepts of relativity, context, and impact (p. 36). The concept of relativity in relation to the transition demonstrated the anticipated change for one person might be an unanticipated change for another. For example, one individual might plan on going to college, while another might not have anticipated on attending college but was given the opportunity later in life to study at a university.

The context of the transition is the relationship of the individual to the event, or non-event, which resulted in the change (Goodman et al., 2006, p. 36). An example of context in regards to a transition would be an individual who lost their job and decided to attend college to obtain a degree in order to be more marketable for their pursuit of obtaining a more secure job in the future. “The primary setting for a transition affects our reactions. The transition may involve the self, friends, family, work, health, or economics” (Goodman et al., 2006, p. 37).

Goodman et al. (2006) discussed the actual transition of moving in, through, and out of the transition as part of the process (p. 249). According to Goodman et al., the impact of the transition on the individual’s daily life is the most important, not the event

or non-event taking place (2006, p. 38). “We may assume that the more the transition alters the individual’s life, the more coping resources it requires, and the longer it will take for assimilation or adaptation” (p. 37).

According to Goodman et al. (2006) the “assessment of a transition’s impact on relationships, routines, assumptions, and roles is probably the most important consideration in understanding an individual’s reactions” (p. 39). Schlossberg et al. (1995) noted the transition itself is not the change, but the individual’s perception of the change. The Transition Theory discussed importance of support for the transition and the opportunity to eliminate barriers before, during, and after the transition.

To understand the meaning a transition has for a particular individual, we need to examine the type of transition (anticipated, unanticipated, or non-event), the context of the transition (relationship of the person to the transition and setting in which the transition occurs), and the impact of the transition on the individual’s life (on relationships, routines, assumptions, and roles). (Goodman et al., 2006, pp. 39-40)

In regards to women “the central aspect of identity for women appears to be the self-in-relation, rather than the self standing alone” (Goodman et al., 2006, p. 7).

According to Goodman et al. (2006), the “issues of career choice, identity, and transition experienced by women are strongly affected by family influence along with social gender role expectations” (p. 7). Female transfer students must not only transition into the institution, but also transition into the campus environment, as well as the culture of the campus.

Transfer Student Experience

Transfer students will experience a “complex adjustment process – academically, socially, and psychologically – because of the environmental differences between two- and four-year institutions” (Laanan, 2001, p. 11). Laanan (2001) commented that students

who have a better awareness of the expectations of the four-year institution will have a more successful transition and better success in the completion of a bachelor's degree.

Over the past 30 years, leaders in higher education have begun to pay more attention to the importance of academic and social integration in facilitating student success in obtaining a degree (Astin, 1993; Braxton et al., 2004; Tinto, 1993). Using the findings generated by the research, institutions have supported the development of learning communities and changes to advising, thereby enabling students to better transition to higher education.

According to Vincent Tinto (1993, 1997), the more students are involved in their college experience, the more likely they are to stay in school and complete their degree. In looking at the first-year college student experience, researchers have started to also study the student who transfers from one institution to another, such as from a four-year university or community college (Townsend & Kristin, 2006). After a student transfers, the receiving institution is responsible for advising, orienting and supporting the student with services tailored to their needs (Kerr, King, & Grites, 2004). Tinto (1993, 1997) believed the receiving institution is also responsible for assisting in the transfer students' academic success by providing both academic and social integration opportunities to aid in their retention.

In terms of transfer students on a career track,

surprisingly little has been written about articulation formats that address their needs and problems. The literature does not focus on ways in which two-year and four-year institutions can best accommodate the academic aspirations and intellectual growth of the occupational-technical student before and after transfer. (Prager, 1988, p. 80)

According to Laanan (2001), “The research that examines the factors that contribute to post-transfer adjustment is very limited, especially in regard to students’ emotional and psychological development at the four-year institution” (p. 6).

According to an email listserv sponsored by Joe Cuseo (personal communication, 2010) there are “artificial barriers” in college policies and procedures that may interfere with a successful transfer and smooth transition from 2-year to 4-year institutions (p. 1). Some of the barriers to a successful transfer can include the curriculum, financial aid, the admissions and registration processes, and student housing or residential life (pp. 1-2). Transfer students are likely to encounter a post-transfer adjustment during their first year of enrollment (Cuseo, personal communication, 2010, p. 2).

Influences of the educational environment impact the transfer students’ success. Previous research indicated that spending quality time with faculty members had a positive effect on a student’s level of persistence, satisfaction, and academic performance (Astin 1984, 1993; Tinto, 1987).

Astin commented that

one obvious problem is that students who enroll after the freshman year in collegiate institutions with a tradition of yearly classes beginning as freshman and continuing through graduations are, in effect, interlopers in an existing student culture. The difficulties of socialization and adjustment for the transfer student are apparent. . . . And institutions that accept transfer students should develop special programs to facilitate their smooth transition. (1975, p. 154)

Astin (1975) stated “if ways can be found to involve students more in the life and environment of the institution, their chances of staying in college are improved” (p. 148). He also mentioned that in academic programs “student’s undergraduate grade-point average has a stronger relationship to dropping out than any other single variable” (p. 148). Astin (1975) regarded a student orientation as a way to assist in familiarizing

students with their own triggers for potentially dropping out (p. 152). Advising could encourage students to organize their activities to improve their chances of completing their degree (Astin, 1975, p. 153). In regards to work and financial aid, Astin (1975) believed assisting the student in avoiding loans in favor of scholarships or work study programs as well as work opportunities, such as on-campus jobs, “substantially increases the student’s chances of finishing college” (pp. 155-156).

The place of residence for an undergraduate student has an impact on their success. While there are transfer students who would not qualify to live in a dormitory or social fraternities or sororities due to their age or marital status, transfer students who are within the traditional college age group could benefit from living on campus. According to Astin (1984, p. 303) undergraduate students who live on campus “show greater gains than commuters in artistic interests, liberalism, and interpersonal self-esteem. Living in a dormitory is positively associated with several other forms of involvement: interaction with faculty, involvement in student government, and participation in social fraternities or sororities” (Astin, 1984, p. 303).

Living on campus substantially increases the student’s chances of persisting and of aspiring to a graduate or professional degree. Residents are more likely than commuters to achieve in such extracurricular areas as leadership and athletics and to express satisfaction with their undergraduate experience, particularly in the areas of student friendships, faculty-student relations, institutional reputation, and social life. (Astin, 1984, p. 303)

According to John Hills (1965a, p. 244) transfer students from a junior college to a four-year college “typically experience an appreciable drop in college grades after transfer,” which Hills describes as ‘transfer shock.’ Hills stated that “the transfer student will be less likely to survive to graduate than will the native student, on the average” and will take longer to graduate than their comparable native student (p. 245). There is a

general finding that grades of transfer students drop immediately after transfer. “It is as though the transfer student suffered from shock at the difference between institutions. The shock has been found to be as much as an entire letter grade (or more) in some cases” (p. 246).

However, Nickens (1972) states, “In the absence of evidence indicating that ‘transfer shock’ is caused by transfer, it seems inappropriate to assume that such a relationship exists” (p. 1).

A review of the literature suggests that students who transfer from community colleges to four-year institutions experience an initial decline in their GPAs; but as they acclimatize to four-year college conditions, their performance improves at least to the level they experienced at the two-year college (Cohen & Brawer, 1989; House, 1989; Nolan & Hall, 1978; Knoell & Medsker, 1965; Nickens, 1972). (Best & Gehring, 1993, pp. 33-34)

Hills (1965a, 1965b) claimed one way to handle the transfer shock problem is by lowering the probation standards for transfer students for their first year. He warned that institutions that cater to the transfer student needed to be aware of the grade point average that the student would require to graduate (p. 247). He stated that transfer students are a “risky venture” and that institutions should make special considerations or allowances for those students (p. 248). His suggestions of allowances included raising the admission standards for transfer students, lowering the probationary standards, adjusting grades to a common base and using test scores as well as grades in the transfer student admission process (p. 248).

Finances and Work

“Despite efforts to equalize financial aid for women, women are still more likely than their male colleagues to pay for their own educations, and on average they receive fewer dollars in their award packages” (Touchton & Davis, 1991, p. x1).

Although participation on federal work-study programs is associated with student persistence . . . other on-campus employment during the freshman year suggests that such work also has a positive impact. . . . Apparently, having a campus job during the freshman year strongly increases the students' chances of finishing college. (Astin, 1975, p. 75)

In terms of off-campus jobs, there is the appearance that if the job is held for a long time during the undergraduate years, there is a negative impact on persistence (Astin, 1975, p. 76).

The number of hours worked also has an impact on student persistence in degree completion. According to Astin (1975), there is a negative relationship between student persistence and the number of hours per week a student works (p. 77). "Working full-time does, of course, leave the student less time for study, but then part-time work facilitates student persistence . . . an improvement over no work at all" (Astin, 1975, p. 79).

In their review of a decade of research in the area, Pascarella and Terenzini (2005) found that more hours of work were associated with more complaints from students regarding their ability to perform well in their coursework. Thus, students clearly believe that the demands of work influence academic performance, but strong and direct evidence of such an effect is lacking. (Svanum & Bigatti, 2006, p. 566)

The 2006 Spelling's Commission noted concern over the increase in college costs that have outpaced inflation for the past twenty years making affordability a growing issue for students (U.S. Department of Education, 2006, p. 18). The Commission noted too many students were taking on "worrisome debt burdens" in order to pay for their college education (U.S. Department of Education, 2006, p. 18). The Commission goes on to state that "our financial aid system is confusing, complex, inefficient, duplicative, and frequently does not direct aid to students who truly need it" (p. 19). In 2007-08, 66% of all undergraduates received financial aid (U.S. Department of Education, National Center

for Education Statistics, 2009). Fifty-two percent received grants, 38% took out student loans, 7% received aid through work study jobs, 2% utilized veterans' benefits and 4% of students had parents who took out Parent PLUS loans (US Department of Education, 2009). Forty-seven percent of all undergraduates received federal aid, 16% utilized state-funded grants and 20% received grants by the postsecondary institution they attended (US Department of Education, 2009).

Summary

Chapter Two was a review of the literature related to the transfer student experience including: (a) the study of women in education; (b) the historical background; (c) student involvement and retention theories; (d) transition theory; (e) transfer student experiences; and (f) finances and work. This literature review focused on aspects related to the transfer student experience, as well as the female perspective and experience in higher education. Those aspects included: (a) the study of women in education; (b) historical background of women in higher education in the United States; (c) theories of college student involvement; (d) student retention theories; (e) transition theory; (f) the transfer student experience; and (g) finances and work.

Chapter Three will address the methodology used in the study including setting, research design, population, interview process, research questions, and data analysis.

Chapter Three

Methodology

The purpose of this qualitative study was to explore what factors affect the degree completion rates of undergraduate female transfer students, ages 19 and older, at the University of Nebraska-Lincoln (UNL). The study explored the reasons undergraduate female transfer students had for transferring into the institution as well as examined what needs and expectations these students had in working to obtain their degree. Undergraduate female transfer students were asked questions on their background, reasons for transferring to UNL, and their experiences and expectations.

Setting

The research study was conducted on the UNL campus located in Lincoln, Nebraska. UNL is the flagship institution for the state of Nebraska boasting an undergraduate enrollment of 18,955 students in the Fall of 2009 (UNL, 2010, p. 38). According to the 2009-2010 UNL Fact Book, the number of first-time, full-time freshmen registered in the Fall went from 3,560 in 2005 to 3,986 in 2010 (p. 42). The average age for entering full time freshmen was 20.33. There were 9,583 men and 8,154 women enrolled as undergraduates in the fall of 2009 (p. 48). As of the Fall of 2009 there were 1,008 new transfer students (p. 41).

Qualitative Research Design

Qualitative characteristics. “Educational research is a systemic investigation, involving the collection of information (data), to solve an educational problem or contribute to our knowledge about an educational theory or practice” (McMillan & Wergin, 1998, p. 1). Creswell (1994) stated qualitative research is

defined as an inquiry process of understanding based on distinct methodological traditions of inquiry that explore a social or human problem, based on building a complex, holistic picture, formed with words, reporting detailed views of informants, and conducted in a natural setting. (pp. 1-2).

Qualitative research is used to study and explore a research problem where little is known about the problem (Creswell, 2005, p. 45). Qualitative research is a “phenomenological model in which multiple realities are rooted in the subjects’ perceptions. A focus on understanding and meaning is based on verbal narratives and observations rather than numbers” (McMillan, 2000, p. 9). The use of qualitative research as the research method for this study was chosen as it allowed the researcher to obtain first-hand accounts of the participants’ perceptions and experiences through verbal exploration.

Case Study Design

Case study characteristics. There are four types of qualitative research designs; ethnography, case studies, phenomenology and grounded theory (McMillan, 2000, p. 251). According to John Creswell’s *Qualitative Inquiry and Research Design: Choosing Among Five Traditions* (1998) a case study

in qualitative research, this is the study of a “bounded system” with the focus being either the case or an issue that is illustrated by the case (or cases) (Stake, 1995). A qualitative case study provides an in-depth study of this “system,” based on a diverse array of data collection materials, and the researcher situates this system or case within its larger “context” or setting. (Creswell, 1998, p. 249)

Creswell (2005) noted there are three apparent forms of ethnographic research; the realist ethnography, the case study, and the critical ethnography (Creswell, 2005, p. 438).

“Although some researchers identify ‘case’ as an object of study (Stake, 1995), others consider it to be a procedure of inquiry (e.g., Merriam, 1998)” (Creswell, 2005, p. 439).

Creswell (2005) stated that a case study is an in-depth exploration of a bounded system, such as an event or individuals, based on extensive data collection (p. 439). An

instrumental case study researches a case that provides insight into and illuminates a particular issue (pp. 439-440).

The case study design was utilized during this study allowing the researcher to conduct interviews with the participants producing an in-depth understanding of the participants' perceptions which could not be portrayed through other methods. The time frame of the research was each participant's undergraduate schooling up to the date of the interview. The location of the case study was the University of Nebraska-Lincoln (UNL) in Lincoln, Nebraska. In terms of the research study, the case study design was topical in terms of the undergraduate female transfer student. Data obtained for the case study were obtained through one-on-one, face-to-face interviews with the participants. Data obtained through this research could lead to improved recruitment, programming and retention of undergraduate female transfer students.

Role of the Researcher

The researcher in the qualitative study was also a participant as she recorded the interview and analyzed the transcripts and found themes from the information gathered. The ability of the researcher to ask good questions and to engage the participant was crucial to the success of the interview and the ability to draw out information from the participant.

As principal investigator, the researcher brought some preconceptions to the research. The researcher attended the same institution as the participants. The researcher and her parents worked at the institution, therefore, the researcher had external knowledge of services being offered not typical of the average student. The researcher

had contact and assistance from the transfer student office which was interested in the results of the research.

Participant Selection Process

The study sought to interview 13 respondents but 11 participants expressed an interest in the research study and were interviewed in 2005. After a five-year hiatus from the research study due to personal and family matters, the researcher obtained 4 more interested participants who were interviewed in 2010. The UNL Office of Undergraduate Studies maintained a listserv of transfer students who opted into receiving messages from this office. In one of the bulletin announcements sent by the Academic Transfer Student Coordinator there was an invitation for female undergraduate students to participate in this study. Students interested in being participants were asked to contact the Academic Transfer Student Coordinator or the researcher. Interested participants responded via email. Once participants were identified, the researcher mailed out information on the study along with a demographic form and informed consent form. The participants contacted the researcher with the information requested and interview dates and times were selected. In 2005, of the 13 respondents, 12 agreed to take part in the research. Once the interview dates and times were selected, the participants were sent a confirmation email. One participant did not show for the interviews, therefore, 11 total interviews were completed. In 2010, 6 respondents expressed interest in being a part of the research, but, due to scheduling conflicts, only 5 were able to commit to the date and times available. On the day of the interviews, one participant was unable to attend due to a medical reason and did not wish to reschedule the interview.

Interview Process

The researcher was granted permission from the Institutional Review Board (IRB) to conduct the case study. After the approval was granted from the IRB, the researcher initiated the recruitment process for obtaining participants for the case study. The researcher contacted the Academic Transfer department in the Office of Undergraduate Studies to assist in finding participants for the study. The researcher received IRB approval each year and, in 2009, was granted a five year approval extension for the research study.

Candidates received an email from the Academic Transfer Coordinator requesting any interested participants to contact the coordinator or the researcher. Interested participants responded via email. Once participants were identified, the researcher mailed out information on the study along with a demographic form and informed consent form. The participants contacted the researcher with the information requested and interview times were selected.

The study sought to interview 13 respondents who expressed an interest in participating in the research. Eleven respondents participated in the individual interviews in April 2005 and 4 more respondents participated in February 2010.

Once the participants were identified, a cover letter, informed consent form, and demographic data sheet approved by the IRB were mailed out (Appendix C-E). The participants either mailed back or brought their completed informed consent forms to the researcher along with their demographic data sheet. These forms were kept in the researcher's files.

The personal interviews took place during the first two weeks of April, 2005 and on February 26, 2010. Each interview lasted approximately 30 to 60 minutes. Prior to each interview, the researcher was granted permission to audiotape the discussions. The audiotapes were transcribed verbatim and used for the data analysis.

The interviews were conducted in a private room at the city campus union on the University of Nebraska-Lincoln campus. A controlled list of questions was asked with a set of probe questions to aid in securing additional information or clarification to the research questions. Once the interviews were completed, the audiotapes were given to a transcriber for transcription. Following the transcription, the researcher coded the data into themes (Appendix F).

The participants contacted for this study were undergraduate female transfer students 19 years of age or older. All participation in the study was voluntary. Participants were informed of their rights and that they could discontinue their participation at any time during or after the interview.

Research Questions

The grand tour research question for the study was: What factors affect the degree completion of undergraduate female transfer students at the University of Nebraska-Lincoln? The additional research questions focused on five areas of the grand tour question. The additional research questions were:

- RQ1 Are there common factors among the issues undergraduate female transfer students face that could indicate a higher dropout rate?
- RQ2 Do monetary issues affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?

- RQ3 Do family responsibilities affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?
- RQ4 Is there a particular age range in which undergraduate female transfer students are more prone to dropping out before degree completion?
- RQ5 Is there a particular range of number of hours worked that affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?

Personal interview questions, along with probes for each question, were utilized by the research. The personal interview questions were:

- IQ1 Describe the institution you transferred from.
- IQ2 What lead to your decision to transfer schools?
- IQ3 Why did you apply to the University of Nebraska-Lincoln?
- IQ4 Did you receive financial aid to attend UNL?
- IQ5 Did you plan on working while attending school?
- IQ6 Are you currently working?
- IQ7 What does your family think about you getting a college education?
- IQ8 Are you involved in any campus organizations?
- IQ9 Did you find the program you wanted at UNL?

Appendix A contains the research questions and Appendix B contains the interview questions and probes used in the research study.

Data Analysis

Verbatim transcriptions of the personal interview audiotapes were completed by transcriptionists who were not associated with, nor had prior knowledge of the research

study. All participants were referred to as Jane Doe and a number provided them on the tapes to ensure confidentiality. When the transcriptions were completed, accuracy of the tapes was verified by the researcher comparing the audiotapes to the printed copy of the interviews. At that time, corrections were completed as needed.

In addition to the interview transcripts, participants completed a demographic sheet of information that included contact information, age, race, marital status, if they had children, previous institutions attended, and academic major and minors. Initially, all participants were identified as Jane Doe, number one, two, etc. When data analysis began, the researcher gave each participant a fictitious name to aid in analysis and in reporting the findings.

The researcher completed a basic qualitative research course at the University of Nebraska-Lincoln that covered the various types of qualitative research. The researcher read various publications on the topic of qualitative studies, sought the advice of a peer examiner, and met with a faculty member associated with the UNL Office of Qualitative and Mixed Methods Research (QQME).

According to Creswell (2005) “the object of the coding process is to make sense out of text data, divide it into text . . . segments, label the segments with codes, examine the codes for overlap and redundancy, and collapse these codes into broad themes” (p. 237). Codes are “labels used to describe a segment of text” (Creswell, 2005, p. 238). Tesch (1990, pgs. 142-145) recommended the following steps when coding data:

1. Read through the transcript to get a sense of the whole picture, jotting notes in the margins.

2. Pick one document and ask “What is this person talking about?” Consider underlying meanings and write it down in the margin summing it up in two to three words.
3. Begin the coding of the document by identifying text segments, placing a bracket around them, and assigning a code word or phrase which describes the meaning of the text.
4. After coding the interviews, make a list of all code words. Group similar codes together, aiming for 25-30 codes.
5. Using the list in step four, go back to the data and see if new codes emerge. Circle quotes from participants that support the codes.
6. Reduce the list of codes to get five to seven themes.

The primary themes in the study were created by analyzing the participant interview transcribed line by line and isolating words and phrases. Themes were derived from direct quotes of the participants. In vivo codes, according to John Creswell (1998) are themes that emerge from the words of the participants in the study (p. 163). Each participant interview was saved as a Microsoft Word document. Words and phrases were highlighted then copied and pasted into a Microsoft Excel Spreadsheet under each participant’s fictitious name. Blocks of text to be used for direct quotes in the research study were also copied and pasted into the Excel document with page numbers for reference. At the conclusion of the analysis, the Microsoft Excel document containing all of the coded themes was reduced to one master list of themes. After all of the codes had been listed it was determined which codes could be combined or deleted so as to narrow down the codes into seven common themes (Appendix F).

Verification Strategies

The verification procedures used in this research included thick description, researcher reflexivity, and peer debriefing.

The process of writing using thick descriptions provides as many details as possible and provides a “detailed rendering of individuals and scenes in order to depict what is going on” (Creswell, 2005, p. 446). The description is detailed and thick, identifying specifics and serves to “place the reader figuratively in the setting, to transport the reader to the actual scene, to make it real” (Creswell, 2005, p. 446). The thick, rich description allows the reader to gain a perspective on the research through the eye of the participant. This type of description allows the reader to establish the credibility of the study.

Reflexivity in research “refers to the researcher being aware of and openly discussing his or her role in the study in a way that honors and respects the site and participants” (Creswell, 2005, p. 448). According to Denzin (1997) the researcher should identify their point of view by talking about themselves and sharing their own experiences. The researcher disclosed in the study that the researcher was a student at the institution, had formerly been employed by the institution, and had family who currently worked at the institution. The researcher’s biases were discussed at the beginning of the analysis so that the readers would have a clearer understanding of the researcher and how that might affect the analysis of the data.

Peer debriefing was also utilized as a verification process in the research. The researcher consulted with the Associate Director of Career Services and appointed faculty member Dr. Christine Timm, and Assistant Director of Career Services and appointed

faculty member Dr. Kelli K. Smith. According to Lincoln and Guba (1985) peer debriefing is a “process of exposing oneself to a disinterested peer in a manner of paralleling an analytical session and for the purpose of exploring aspects of the inquiry that might otherwise remain only implicit within the inquirer’s mind” (p. 308). The researcher’s notes and codes were shared with the peers in order to ascertain whether or not the codes were valid. Reviewing the data and research process by someone familiar to the researcher and population aided in the verification process. In order to assess the accuracy of the research a draft of the thesis was sent for examination and recommendations by two external auditors, one a former Vice Chancellor of Student Affairs and the other a current faculty member of the College of Education and Human Sciences in the Department of Educational Administration. A draft of the thesis was also submitted for editing and reference checks by the Secretary Specialist in the Department of Educational Administration at UNL.

Summary

Chapter Three provided an overview of how the researcher examined qualitative research formats to substantiate the research study, including how participants in the study were selected, how the research was conducted, the limitations of the research study, the interview questions, and how the data was collected and analyzed.

Chapter Four will provide demographic information on the participants as well as a description of the 15 participants. Chapter Four will address the results of the research and the four major themes that emerged from the data analysis.

Chapter Four

Findings

The purpose of this study was to explore what factors affect the degree completion rates of undergraduate female transfer students, ages 19 and older, at the University of Nebraska-Lincoln (UNL). The study explored the reasons undergraduate female transfer students had for transferring into the institution as well as examined what needs and expectations these students had in working to obtain their degree. This chapter provides the findings from the research study.

Methodology

In qualitative research a “focus on understanding and meaning is based on verbal narratives and observations rather than numbers” (McMillan, 2000, p. 9). The use of qualitative research as the research method for this study was chosen as it allowed the researcher access to obtain first-hand accounts of the participants’ perceptions and experiences through verbal exploration. In order to get a better understanding of the undergraduate female transfer student experience, the researcher believed that a quantitative study would limit the quality of the information that could be gathered. Qualitative research is “best suited for research problems in which you do not know the variables and need to explore” (Creswell, 2005, p. 45). A qualitative approach was selected because of the opportunity to gather vast, rich and deep information on the females’ experiences, attitudes, and expectations. In this chapter, the researcher will present the themes which emerged from the analysis of the participant interviews narrative data. From the information gathered, the researcher will form a summary of the data outcomes leading to the discussion in Chapter Five.

Participant Population

The UNL Office of Undergraduate Studies maintained a listserv of transfer students who opted into receiving messages from this office about upcoming campus activities, deadlines, and other involvement opportunities. In one of the bulletin announcements sent by the Academic Transfer Student Coordinator there was an invitation for undergraduate female transfer students to participate in this study. Students interested in participating were asked to contact the Academic Transfer Student Coordinator or the researcher. Interested participants responded via email. Once participants were identified, the researcher mailed out information on the study along with a demographic form and informed consent form. The participants contacted the researcher with the information requested and interview dates and times were selected. The study sought to interview 13 respondents in 2005 and, after a five year hiatus for personal and family matters, another 4 respondents in 2010 who expressed an interest in participating in the research. However, only 11 respondents participated in the research in 2005 and 4 respondents participated in 2010.

The diversity of the population sample was limited and directly influenced by the fact that the participants were selected from an opt-in transfer student email list-serve. Participants included 15 undergraduate female transfer students in their sophomore to senior year of study. The demographic form had the women indicate their age range, and, therefore, some of their exact ages were not disclosed. The remaining chapter will address the analyzed data provided by the 15 participants.

Summary of Participant Profiles

A total of 11 undergraduate female transfer students completed the personal interviews in 2005 and 4 more completed the interviews in 2010. In the five year span between groups of interviews, the Office of Admissions began requiring transfer students to attend an orientation. This change was reflected in the answers to some of the interview questions in terms of the need for an orientation to UNL. Three participants in the 2005 group mentioned not knowing that there was an orientation available. By having two groups of undergraduate female transfer students that participated in the research, the study was able to find common themes that transcended time. The common reoccurring themes that emerged were noted by the participants in 2005 and again in 2010, a testament to the need for certain services to this participant population.

A total of 15 women discussed their reasons for transferring to the University of Nebraska-Lincoln as well as their expectations and experiences before and after their transfer to the institution. The backgrounds of the participants were varied. The age of the participants ranged from 19 to 30 years. Three of the women were married; 4 of the women had children, and 11 of the 15 participants were single. Thirteen of the participants were Caucasian; while one was Asian and one was Hispanic, defined as “those people who classified themselves in one of the specific Spanish, Hispanic, or Latino categories listed on the Census 2000” by the U.S Census Bureau (2000). Six of the participants transferred from a community college, one attended a junior college, one attended a small liberal arts college, one attended a private Bible college, and six had transferred from a state university. Even with the varied backgrounds, all of the women expressed similar concerns with regards to the connection felt with the institution, their

family support, their desired grade point average and financial aid concerns. Fourteen of the participants noted they felt that the faculty were very understanding and easy to get in touch with if they had questions or concerns. An analysis of the participant interviews revealed seven significant themes.

In order to better understand the common themes that emerged from the data analysis of the participants, a profile of the study participants is provided. The participants are presented in alphabetical order according to the pseudonym assigned (see Table 1).

Portrayal of the Participants

Alice, a 23 year old single, Caucasian female, graduated from a local high school. While she originally wanted to attend UNL, her math deficiencies did not allow her to enroll. Alice's parents moved out of state, so Alice decided to also move and attend college there. Alice attended several out of state and Nebraska community colleges to get rid of her deficiencies before finally transferring to UNL. A finance and management in human resources major, Alice felt much older than the other students. "I think at UNL it is different too because I'm all older than everybody else." Alice stated that it "is frustrating. It's really frustrating being a transfer student."

Brenda, a 19-25 year old single, Caucasian female, previously attended a university in Colorado. Although she felt a strong connection to the school, the community, and the friends she had at the university in Colorado, she decided to transfer to UNL to be with her twin sister and to be a little closer to her hometown in South Dakota. Also, a contributing factor to Brenda's transfer to UNL was that it had the

Table 1

Demographic Information

Name	Age	Race	Marital Status	Children	Degree(s) Obtained	Type of Previous Institution
Alice	19-25	Caucasian	Single	None	None	Community College
Brenda	19-25	Caucasian	Single	None	None	State University
Candice	19-25	Caucasian	Divorced	None	Associate of Arts	Community College
Debbie	26-30	Caucasian	Married	8 years old	Associate of Science	Community College
Eva	26-30	Caucasian	Single	None	Associate of Arts	Community College
Farah	19-25	Caucasian	Married	2 years and 4 years old	Certified Nursing Assistant	Community College
Gina	19-25	Caucasian	Single	None	None	State University
Helen	19-25	Hispanic	Married	2 years old	None	Junior College
Ingrid	19-25	Caucasian	Single	None	None	State University
Jan	19-25	Caucasian	Single	None	None	Private Bible College
Kim	19-25	Caucasian	Single	None	None	State University
Lena	19-25	Caucasian	Single	None	None	Small Liberal Arts College
Megan	19-25	Caucasian	Single	None	None	State University
Nancy	19-25	Chinese	Single	None	None	State University
Olivia	26-30	Caucasian	Single	4 years old	Associate of Business and Accounting	Community College

dietetics major she wanted. At the time of the interview, Brenda had three jobs including one as an RA in her dorm. Brenda felt anxious about meeting people and about how she would pay for her education. “I’m kinda worried about my schedule. Like being too busy because, especially with I get involved in everything I want to get involved in next semester. That’s going to be difficult to balance all of that.” “And finances, for sure. I’m kinda worried about how I’m gonna pay off my loans, but at least I have loans to get me through.”

Candice, a 25 year old divorced, Caucasian female, was diagnosed with bipolar disorder. She graduated from a local high school and received her associate of arts from a local community college. She took some time off and then transferred to UNL to major in K-12 Art Education. She had looked into other Nebraska colleges, but felt UNL had the best program. “I want to be an art teacher, and also I was looking for that more of a sense of community.” When asked how she liked attending UNL, Candice stated “I love it here. I love it. . . . But I, I feel really at home down here. I really love it.” In regards to her mental disorder, she stated she had to be careful not to over-exert herself or get involved in too many projects. Candice also stated that “people don’t understand [mental illness] . . . I don’t see a lot of compassion among students.”

Debbie, a 26-30 year old married, Caucasian female, with an 8 year old daughter, obtained her GED and started at a local community college when she found out she was pregnant. She did not do well in her classes and dropped out. A few years later, she re-applied at the same community college where she received her Associate of Science degree. After obtaining her Associate’s degree, she enrolled in the academic transfer program through the community college with the intention of transferring into the nursing

program at UNL. She stated “at this point I would like to go on, get my Master’s degree.”

Debbie stated she felt isolated from the other, more traditional age college students at UNL, “being an older, non-traditional student with a family, and married, and all that stuff, I just feel like there’s not a lot to do.”

Eva, a 30 year old single, Caucasian female, had taken a few classes at a small, private college after graduating from high school. She later transferred to a local community college where she received an Associate of Arts degree. She returned to the community college to go through the academic transfer program to transfer into UNL, hoping to major in Criminal Justice and minor in Spanish. Eva feels that her family is very supportive of her; “my mom and my dad have PhDs, and my brother is going for his Master’s.” “I heard a lot of rumors before coming here of it was difficult to work with the University and teachers were horrible and blah, blah, blah. I haven’t had that at all.”

Farah, a Caucasian 25 year old married mother of two children, ages two and four, had originally started at UNL as a freshman wanting to be a science teacher. In her biology lab, however, she refused to dissect a rat and, therefore, failed the lab. With the negative experience in her lab, ended up dropping out of UNL and enrolled in a local community college. There she graduated as a Certified Nursing Assistant and decided to transfer to UNL to get her Bachelor’s degree in Nursing. She found it frustrating that daycare was expensive for UNL students. She had scholarships and grants as well as student loans to help pay for her education. She mentioned a few times that she felt a bit lost at UNL. In the large lecture classes, she disliked the fact that teachers did not know her by name. In her nursing program, she was happier as there were only 35 students in

the program. Farah stated that “towards the nursing college, I'm really pleased. I'm really happy.”

Gina, a Caucasian 22 year old single female, previously attended a university out of state on a scholarship and did not like it there. She left school and moved to Omaha where she worked for a couple years while she decided “what to do with her life.” She transferred to UNL to major in elementary education and minor in French. Gina commented on feeling depressed her first semester at UNL because she did not have any close friends on campus. After joining a campus Bible study group, she started to make friends and feel more connected to the institution. Gina felt frustrated that she could not get scholarships to attend UNL, as she had been on scholarships at her previous institution. Her parents agreed to pay for her education at UNL.

And so, luckily, they begrudgingly agreed to pay for everything again, and when I turn 23, then I would be eligible, but for this whole year, I have been living solely off their income which really, really sucks. I'm like indebted to them again. And I . . . I don't like it.

Helen, a Hispanic 19-25 year old married female with a 27 month old child, transferred from a junior college in Texas. She had to transfer due to her husband's job being relocated to Lincoln. She was working towards a Bachelor of Science degree in nursing at the junior college and took a semester off for the move. Part of the reason she had chosen the junior college was financial. She was happy that her professors at UNL were so supportive of her and flexible when it came to having to miss a test because her child was ill.

I called up my professor, and he says you know what, I know things happen . . . come in, you know, next class period and we can do it then. That really surprised me just because . . . I really hadn't been back in school full-time with my, you know, having my son, so that was one of the things that really put me at ease was that if there was a situation where I just couldn't get around.

Ingrid, a Caucasian 19-25 year old single female, had started at an out of state university, but didn't feel connected to the institution. She decided to transfer to UNL because she could receive a transfer student scholarship and be allowed to pay in-state tuition. When asked why she decided to transfer, Ingrid stated "in the end, I just, you know, wasn't happy." Although she entered UNL majoring in special education, she decided to switch to the speech pathology program where she felt much happier. Her immediate family lives in South Dakota, but she has extended family in Lincoln, which helped her feel more comfortable being at UNL. She was also a member of the marching band and felt a connection through that group.

Jan, a Caucasian single female age 19-25 years old, had previously attended a Bible college in Missouri. It was a private institution that was very expensive and, even though Jan had scholarships for her grades, it still didn't cover "even a fourth of the expenses." When Jan transferred to UNL she was told she couldn't get a scholarship and then later found out she might have been able to, which was very frustrating to her. Her family also did not know that she could apply for loans. Jan decided to major in English and minor in Piano.

I'm really glad that I figured out right away that the school of education wasn't gonna work for me. I transferred to become an English major after a week, which was a big headache, but I'm really glad that I did it right away and didn't just try to stick it out because I really love the people in the English department.

Kim, a Caucasian 19-25 year old single female, started at another Nebraska university and, after taking a year off, transferred into UNL's interior design program with a minor in graphic design. Kim was very frustrated with her advisor at the previous institution who misinformed her of her transfer credits to UNL. She found out after transferring that it would take her close to seven years total to get her bachelor's degree.

In speaking about her previous institution, Kim stated “I knew where everything was. I was used to a routine.” Kim was also very frustrated with the parking and busing situation at UNL. The buses going to the East Campus confused her and she felt scared to attempt the city bus route to East Campus. Kim stated “the parking is what's really screwy and the shuttle busses. The parking and the shuttle busses are my top two problems actually.” However, even with her transportation frustrations, Kim noted that “I feel that this is a good school.”

Lena, a 19-25 year old single Caucasian, transferred from a small liberal arts school in Minnesota to attend UNL because she felt bad that she didn't know what she wanted to major in and her parents were footing the bill for the expensive school. Lena also did not like living almost ten hours away from her parents and siblings. After transferring to UNL, she took a psychology class and enjoyed it so much that she decided to major in psychology and minor in criminal justice. Lena decided she wants to pursue a career as a criminal psychologist. She has friends from her hometown in Western Nebraska that attend UNL, as well as having family that live locally, so she felt like she had a strong network of support for her to attend UNL. Lena was unsure when she first started at UNL because it was bigger than her previous institution and “I thought I'd get lost and be late for class, but I really wasn't and it's, it's nice here, I really like all the people I've met so far.”

Megan, a single Caucasian 19-25 year old, transferred to UNL with her boyfriend. She had attended a community college part-time during high school and was later accepted to an out of state university. After attending the university for three years,

Megan decided to take a year off. She decided to attend school at UNL because of the theater program.

I had heard about the Johnny Carson Endowment and all the money that the theatre department was getting. And had heard quite a- quite a lot of very good things about the theatre department up here, and so I just kind of made my way up to Nebraska.

Megan stated that her family was “very supportive of a college education, they were not very happy at all that I took a year off and that I moved to Nebraska.” Her parents were also not happy about her choice of major in theater arts. “They don’t feel that it’s very practical or that I won’t make any money.”

Nancy, a single Chinese international exchange student from Hong Kong, age 19-25 years old, attended a different Nebraska institution for two and a half years then transferred to UNL in order to enroll in the Mechanical Engineering program. She chose to study in Nebraska because she thought there would be fewer Chinese people. She felt that having fewer people who spoke Chinese around her would force her to learn English. Nancy stated that she was going to need “some place that [has] more American[s] so I need to speak English, that’s why I not choose like the East or West like California.” Nancy felt one source of frustration was locating housing. She felt as if no one could help her find a place to live.

Olivia, a single 29 year old Caucasian female, with a 4 year old daughter obtained her GED when she was 20 years old. She had a child when she was 25 years old and then enrolled in an out of state community college where she obtained her Associate’s in Business and Accounting. After getting her Associate’s degree, she transferred into UNL to major in Psychology. Olivia felt frustration in trying to plan ahead for her Master’s program because “you really don’t know what to ask. I’ve gone to like little meetings

where they talked about it and they told me nothing that I could learn from, ‘cause I didn’t really know what I was listening to.” Olivia also felt out of touch with her advisor who was so busy that “I don’t like bothering her. I’m sure she has more pressing matters, ‘cause yeah, I’m just taking my classes and hopefully I’ll figure out what to do with myself.”

Research Questions

Grand tour research question. What factors affect the degree completion of undergraduate female transfer students, ages 19 and older, at the University of Nebraska-Lincoln?

Sub-research questions.

- RQ1 Are there common factors among the issues undergraduate female transfer students face that could indicate a higher dropout rate?
- RQ2 Do monetary issues affect undergraduate female transfer students’ degree completion at the University of Nebraska-Lincoln?
- RQ3 Do family responsibilities affect undergraduate female transfer students’ degree completion at the University of Nebraska-Lincoln?
- RQ4 Is there a particular age range in which undergraduate female transfer students are more prone to dropping out before degree completion?
- RQ5 Is there a particular range of number of hours worked that affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?

Analysis

A total of 15 respondents participated in an audiotaped interview. Upon completion of the transcription, the researcher verified the audiotape with the transcribed document. Any errors in the transcribed document were corrected. The corrected interview data were analyzed by reading through the data several times, taking notes on ideas, and then coding the data. From the analysis, primary themes emerged for each research question. The themes for research question one, are there common factors among the issues undergraduate female transfer students face that could indicate a higher dropout rate, were (a) academic expectations, (b) campus environment, and (c) accessibility and accommodation, (d) finances, (e) family support, (f) belonging, and (g) work influences.

Description of Emerging Themes by Research Questions

Research question one. Are there common factors among the issues undergraduate female transfer students face that could indicate a higher dropout rate?

Academic expectations. The participants interviewed had many academic expectations about what their experiences would be in regards to the curriculum, their expected GPA, and their educational objectives. All ten of the participants that had previously attended community colleges or smaller non-accredited institutions had expected the curriculum to be challenging. Alice stated “I’m happy with the curriculum. I feel like it’s, you know, pushing me to do better and to work harder and to understand more.” In regards to the coursework at UNL versus the community college she attended, Debbie noted “that was one thing that was a little bit hard because I know, like, the anatomy at UNL they do cadavers and it’s a lot more intense I think that way.” At her

community college “we might have looked at like a few cats (laughed).” Debbie mentioned feeling like she was at a disadvantage from the other students who had taken all of their required classes at UNL. She stated “you feel like, you know, you’re on a totally different scale. Like you don’t really know what exactly they learned or how they learned it.”

Seven of the participants noted that they were frustrated with having to take some basic level classes again due to deficiencies or credits not transferring over from their previous institution. Alice stated “There are some things that are pretty self explanatory, like my management class is well, duh. Some of them I’m like, God this is such a waste of time. I’ve managed restaurants before. This stuff is not news to me.” She went on to describe her frustration with being required to take a basic computer class where she had

to pass each section of Access, Excel, Word, Power Point. If I don’t get over eighty on each one of those, then they fail me out. And even though I paid thirty bucks for the program and then I paid for the eighty dollar class, then they fail you out. You have to go pay for class and take the eight week class and wait for all your other classes because you can’t go on. It’s, it’s ridiculous for a transfer student . . . stuff like that just irritates me.

Four of the participants noted that, due to not all of their classes from their previous institution transferring, they had to retake some classes which would set them back in terms of their expected graduation date. Those same participants mentioned having to take extra classes, fuller class loads each semester, or summer classes to try to catch up order to graduate on time. Alice stated “you’re so far behind in curriculum, as far as math is, that I really, really, really got nailed . . . I was so far behind, I kind of gave up. Which is still plaguing me to this day. I hate it.” Alice also commented that

I’ve taking public speaking, general communications, I’ve taken communications at my other school. And they’re like, no your gonna have to take this Comm 311 here and I’m like, gosh, you’re kidding right. . . . All this stuff I’ve done a

thousand times and it's like, why, you people. I am so sick of this. So, it is frustrating. It's really frustrating being a transfer student.

Olivia felt frustrated because "I didn't even think about transfer credits when I came up here and I lost like an entire year's worth of education." Candice echoed the concerns of the participants that they would suffer from overload. "I worry about getting burnt out. Lack of time . . . I worry about overextending myself and burning out, but I'm really trying to pace myself."

In terms of their expected grade point average (GPA), eight of the participants expressed concern with their current GPA not being at the level they had expected. When asked about what she wanted her GPA to be, Candice stated "I'd like it to be a 3.5, but anything over 3.0 makes me happy . . . at least a B average is all I really want." Debbie noted that her GPA is not what she expected in that she was

not getting those A's that I wanted. And I'm not doing bad . . . I'm getting B's and B pluses. Well, I guess I've got one A. I don't really count it because I still have a paper to turn in and I'm afraid that it's going to bring me down . . . so, in that way, like, I feel like I should be doing A work and I'm not. And so that's where I'm feeling unsuccessful.

Olivia noted "I'm not extremely comfortable. My grades aren't that great, but that's life getting in the way of school, which is kind of depressing, but it happens." Eva felt she "could do better in class." Farah's GPA fluctuated due to the change in weather, because she has small children and noticed in the winter it was harder to study because the kids were inside more.

You know like this semester my grades aren't nearly as good as last semester but you know during the winter time, you can't, you don't get as much time to study because they're in the house, they're cooped up, they want your attention . . . after 5 o'clock if I'm not done studying, it doesn't matter, it has to stop. It's not like I can say okay I'll eat dinner later and keep studying. You know they need dinner now. So it's like you gotta schedule it out and try and work together.

Farah went on later to comment that she “used to be really stressed about grades and trying to keep ‘em up. And when you have kids and a family, you just don't always have that opportunity.” Kim experienced a dip in her grades and noted “I actually got two C’s last semester” but had only received two C’s in the four years she was at her previous institution.

All 15 participants commented that their primary educational objective was to get a bachelor’s degree. Eva noted “I worked for a company for seven years and got laid off. And I knew I was not going to make what I was making without a degree.” Helen commented that she is “really pleased with the . . . the program and the university. And I just really want to graduate from here.”

Twelve of the participants mentioned wanting to continue on to get a Master’s degree and four mentioned wanting to obtain a PhD. Candice commented “I’m happy, you know. And if I decide to get my master’s right after I get my bachelors, I’d love to do that.” Megan said “it would be nice to go on for a master’s. I don’t think I would do that immediately. I would like to get out in the workforce and find something to do.” Kim, an interior design major, said “my goal is a Master’s [degree] . . . you need a Master’s in architecture to get hired . . . but I'm going to try for the Master’s in interior design because there's too much math in architecture.” Jan agreed about going on to get a Master’s degree “I wasn't sure if I wanted to teach high school or college anyway. So I think I'm if I am gonna teach, I'll probably just get my Master’s and teach college.”

The participants interviewed had many expectations about what their experiences would be in regards to transferring into and attending UNL. All ten of the participants that had previously attended community colleges or smaller non-accredited institutions

had expected the curriculum to be challenging. Seven of the participants noted being frustrated with having to take basic level classes again due to deficiencies or credits not transferring from their previous institution. Four of the participants noted having to retake classes that did not transfer which pushed their expected graduate date back. Eight of the participants expressed concern with their current GPA not being at the level they had expected. All 15 participants expected to graduate with a bachelor's degree. Twelve of the participants mentioned the desire to continue on for a Master's degree and 4 stated they believed they would continue on to obtain a PhD.

Accessibility and accommodation. Advising, affordable childcare available on campus, faculty support, and a transfer student connection email were part of the accessibility and accommodations expected by the participants. Six of the participants noted frustrations with the advising services at UNL. Alice stated “the hardest thing or people to get in contact with are the advisors . . . I find the advising really frustrating. I think that’s a problem.” She went on noting that she would send an “email to my advisor, whatever, and I was like is my schedule right? And she’s like, well that’s not my job. And I’m like, okay. Well, what is your job? I guess I’m confused.” Kim was frustrated with the advising she had received at her previous institution. Kim said she would “be in a few semesters longer than I need to because of the chain of courses, because of the bad advice of the advisor” at her previous institution. Jan said she “had to talk to five different people before I found out who my advisor was gonna be. And then people gave me wrong information.” Jan went on to comment that “as far as figuring out what I need to do, what I need to take, who I need to talk to, it's been really tough.”

Unlike some of the participants, Candice found her advisor to be very helpful. “My advisor’s really great. He’s always really helpful, like, you know, if I’m having any problems, I just call him. And he, you know, helps me out.” Brenda noted that “seeing an advisor has been really helpful ‘cause transferring credits that was really confusing too. I didn’t know how that all works.”

All three of the married participants with children commented on wanting some type of on campus childcare that was not as expensive as the childcare currently offered by UNL. Farah commented “when I called their [UNL’s] daycare, it would have cost \$300 a week for two kids. And there was no offer of assistance. There was no, you know, anything.” For Olivia, the UNL daycare was not an option because it was too expensive and did not accept her government assistance. Olivia said UNL would only “take the Title 20 and I’d only get daycare for the exact hours I was in class, whereas Head Start, they’ll keep him from 9:00 am to 3:00 pm for free and then anytime after three, Title 20 picks up.”

Faculty support was another area the participants noted as part of the adjustment to the institution. Fourteen of the participants felt the faculty were very accessible to them and could be easily reached via email or phone. Eight of the participants felt the faculty were very supportive. However, two of the participants noted the level of accessibility and support varied greatly from one department to the next. Alice found that the faculty who utilized the Blackboard [UNL’s online course management system] system varied greatly. She found her business college teachers used it a lot, while her art teachers rarely used it. This was frustrating to her. However, in regards to the faculty, she felt “their excitement about the courses are really good.”

Eva had “heard a lot of rumors before coming here of ‘it was difficult to work with the University and teachers were horrible and blah, blah, blah.’ I haven’t had that at all.” Farah felt that her science teacher “cared more about his research than he did the students.” Debbie found the faculty and staff to be very supportive of her in the nursing program. “I think the faculty and a lot of the staff is very supportive and if you need anything or having or struggling a little bit they would find ways to help you.”

Brenda stated that she “found it really difficult to register . . . I was kinda confused, but I had my sister to help me out.” Alice stated

I just feel like being a transfer student there are so many things they don’t think about that are so time consuming for us . . . I feel like when I got here I had people that don’t really specify or like they see that something’s gonna happen in my future, as far as like, you needed to do that before you did this. But they don’t say anything at that time like, the advisors, or whatever, whomever it is. And it’s like I not blame them, there, but I wouldn’t know what not to ask if I didn’t know what it was . . . I’ve taken off work lately because I don’t have a whole day to run around this campus and go get my books try to get that class transferred. You know, go get books from another class, have the catalog ready, blah, blah, blah. I was doing that like all day yesterday. . . . And, it’s frustrating because I guess they don’t think about the fact that you have all of those things to do. And then once one thing goes wrong, I had to go, go back, change my schedule all around, change it back for the fall schedule, all around.

Three of the 2005 students noted wanting an orientation to assist them in the transition to UNL. It is interesting to note that one of the 2005 participants commented on enjoying being able to attend the UNL transfer orientation day. It appears some of the transfer students were unaware of the orientation. However, by 2010, the Office of Admissions made the transfer student orientation mandatory. None of the participants interviewed in 2010 expressed a desire for a transfer student orientation because they had all attended the orientation session. Two of the 2010 participants noted they had found the transfer student orientation very helpful.

Ten of the participants commented on liking the transfer student connection email that was sent out on a regular basis by the Transfer Student Coordinator. They liked the information of what was happening on campus and in the community, as well as upcoming deadlines they might not have heard about otherwise. Candice noted “that transfer connection, like the little notes, and tidbits in it, I find really useful.” Debbie commented on feeling out of the loop

because I feel like I don’t know a lot of the stuff that’s going on . . . on campus, or that would, stuff that would pertain to me. But it’s nice to get those emails [from the transfer student office] to get an idea of [what to do] ‘cause I feel like there are so many things at UNL that I can’t participate in.

All of the participants noted issues relating to accessibility and accommodation in terms of services provided by UNL. Some of the areas noted in terms of accessibility and accommodation included advising, childcare, faculty accessibility and support, registering for classes, the transfer student orientation, and the Transfer Student Office email listserv.

Six of the participants noted frustrations with the advising services at UNL. They noted feeling lost on how to decide what classes to register for and felt frustrated by the lack of guidance from their advisor. All three of the married participants with children commented on wanting on campus childcare that was not as expensive as that offered by UNL. In terms of faculty support, 14 of the participants felt the faculty were very accessible and could be easily reached via email or phone. Eight of the participants felt the faculty to be very supportive. However, two of the participants noted the level of accessibility and support varied greatly from one department to the next. Three of the 2005 students noted wanting an orientation to UNL. Two students expressed frustration over the process of registering for classes. None of the participants interviewed in 2010

expressed a desire for a transfer student orientation because they had all attended the orientation session, which became mandatory of all transfer students starting in 2007. Ten of the participants commented on liking the information distributed via the transfer student connection email from the Transfer Student Coordinator.

Campus environment. Class size, the reputation of UNL, and parking were part of the campus environment issues discussed by the participants. Gina stated that when she started at UNL she “just felt like a . . . a cow in the herd.” Helen said “when I came to here, I was just like oh, my gosh. It was just huge.” Four of the participants who transferred from a community college agreed with Candice’s perspective that the community college they had transferred from “was kind of like a big high school because it, it was a much smaller environment than, obviously, UNL.” Kim commented on her previous institution being comfortable because “I knew where everything was. I was used to a routine. It was basically like high school.” Eva said after she graduated from high school she felt she was “never going to the University [of Nebraska-Lincoln]. It’s too big, it’s too daunting, it scares me.” She went on to state that she is “much more comfortable with it now. And that might be age, but it’s also I’m into a program now and not just a general student.” Candice echoed the participants’ feelings that she was “kind of scared of UNL” and felt that “it was a good transition” to go to a community college first.

Six of the participants noted they decided to transfer to UNL because of the campus environment and the perceived prestige of obtaining a bachelor’s degree from UNL. Ingrid noted “I had wanted a bigger school . . . this was a good place for me to go.” Gina took a campus tour of UNL and decided “this is where I want to go . . . I mean it’s

got the dorms and everything so it's more of the atmosphere that I wanted.” Gina continued

Just the community, like, with all the sports and everything. I don't play sports. I'm not a big fan of sports. I just like how people get really into it, and I just wanted to be a part of that so, and then I started hearing really good things about UNL as an academic institution.

Jan noted she liked the idea of obtaining a degree from UNL because it was a respected institution. Jan also wanted a bigger campus environment, with a large student population, because she

just kind of wanted to be in a bigger pool of people where I wouldn't stand out so much, I guess, and I don't know I thought I'd be able to get a good education here, and I thought it be kind of nice to have a little anonymity at first and then maybe find some people that I would hang around, I guess.

Megan commented on UNL being well known. “I had heard about the Johnny Carson Endowment and all the money that the theatre department was getting. And had heard quite a, quite a lot of very good things about the theatre department up here.”

Four of the participants specifically mentioned parking as a major frustration. Alice stated “parking’s an obstacle.” Kim noted “all the parking lots are in the weirdest areas like the perimeter parking lots are way out in the middle of nowhere, and truthfully, I don’t know where they are.” Gina mentioned her frustrations with the parking at UNL “I got a warning my first week here because I didn't know what I was doing . . . I have a green permit. I pulled into a green lot, but I ended up parking on the red site of it.” She continued on

I want to know the rule, like, when can I park in certain places. Like, everyone, I know people that park in red lots after certain times and stuff, but I'm too nervous to do that. . . . And so I don't take, you know, I don't take advantage of things that I probably could be doing if they would just let me know. And so I go to the parking in-transit website, and I don't find the information that I'm looking for. It's not clear. They don't just spell it out. Like if you have a green permit, you can

park in a red lot after 4:00. I mean, there's so many restrictions and I, just, it's so frustrating.

Six of the participants noted the campus environment was what attracted them to UNL. Four of the participants who transferred from a community college stated they felt attending a community college first was a good stepping stone to the transition into the bigger campus environment at UNL. Six of the participants noted they decided to transfer to UNL because of the prestige of obtaining a bachelor's degree from UNL. They liked the idea of obtaining a degree from UNL because it was a respected institution. Four of the participants specifically mentioned parking as a major frustration.

Research question two. Do monetary issues affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?

Finances. Monetary issues, such as financial aid needs and resources, the cost to attend UNL, as well as the number of hours worked were all financial issues faced by the participants. Nine of the participants utilized some type of financial aid, nine held grants, nine had taken out student loans, and four had received scholarships. Brenda was able to get “two grants for here. And then the transfer scholarship, which was huge, it helped a lot.”

Three participants noted UNL was cheaper than some of the other institutions they had researched and was a determining factor in why they chose to attend UNL. Four of the participant's parents pay for their education. Alice stated “my parents pay for it. Uh, UNL is not very expensive. It's not that bad, so it's not a big deal.” Alice continued on to state that

money is an obstacle. I'm to the point where I need to start making money cause I'm getting annoyed with the way my life is cause I'm getting older. I can't stand

it anymore. You know. Not having my own space right now and it's just really frustrating.

Six of the participants pay for their own college education. Brenda worried about how she was going to pay back her student loans, because she wanted to continue on to get her PhD. "I'm kinda worried about how I'm gonna pay off my loans, but at least I have loans to get me through." Candice noted that attending a community college was helpful because it "gave me a chance to make up some of my, you know, some of the things I had deficiencies in without paying the prices that UNL charges."

Two of the participants noted feeling at a loss with how to find out if they qualified for grants, loans, and scholarships. Jan noted "I felt, I really tried to find out how I could get scholarships, or I just didn't get . . . I just didn't get answers from people."

Each participant made many comments in regards to financing their college education. Common frustrations included finding out the availability of financial aid and scholarships as well as how to determine if they qualified for student loans and grants. Nine of the participants utilized some type of financial aid, nine held grants, nine had taken out student loans, and four had received scholarships. Two of the participants noted feeling lost in regards with how to find out if they qualified for grants, loans, and scholarships. Three participants noted UNL was cheaper than some of the other institutions they had researched and was a determining factor in why they chose to attend UNL. Four of the participant's parents pay for their education while six of the participants paid for their own college education.

Research question three. Do family responsibilities affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?

Family support. Support from their family was a factor in retention for the participants. Four of the participants noted having at least one parent with a college degree. Lena's father graduated from medical school and her mother obtained a graduate degree. Eva's family is "very supportive. Both my mom and my dad have PhDs, and my brother is going for his Master's."

Two of the participants came from a household where neither parent had a college education. Helen found her family to be very supportive of her college education. "They're actually really excited. I guess in my, on my father's side of the family, my sister and I are, out of 20 first cousins, are the only ones in college." Neither of Alice's parents obtained a higher education degree, but Alice commented that her father told her "I just want you to figure it out. And, he's like, I don't really care if you go or not. He's like, don't go, I don't really care. He's like, it's up to you, it's your life."

The support system of the participants' family played a key role in how successful the participants felt and how well they transitioned into the institution. The backgrounds of the participants varied from having parents with higher education degrees to being the first in their extended family to attend a higher education institution. Four of the participants noted having at least one parent with a college degree. Two of the participants came from a household where neither parent had a college education. No matter what the education level of the participants' parents, the women interviewed all felt their family supported their decision to pursue a degree.

Research question four. Is there a particular age range in which undergraduate female transfer students are more prone to dropping out before degree completion?

Belonging. A common need of the participants was the desire to belong, with both on and off campus involvement and age being a part of the belonging theme. Ten of the participants were involved on campus and four were involved off campus. Six of the participants were involved in church. One participant was involved in a campus sorority.

Candice joined a sorority and felt a sense of connection with the other women. “I have friends at UNL now that I’ve, you know, I joined the sorority. They are very supportive, you know. We actually have the second highest GPA in campus right now.” Candice stated “there’s just a real sense of community here.” It is interesting to note that while she feels a strong connection to UNL, many of the other participants did not feel that strong connection. None of the other participants were connected to a sorority, however. When asked if she felt like she had found success at UNL, Candice stated “Totally. I love it here. I love it . . . I feel really at home down here. I really love it.”

However, even though these women were involved on and off campus, four of them still mentioned feeling like they did not have a sense of community at UNL. Eleven of the participants felt they had good support from friends that were outside of UNL. Nine of those eleven women felt like they also had supportive friends attending UNL.

Alice stated “I definitely have friends outside of it [school]. Since a lot of them are done with school, or some of them are still going to school, but not all of them not, definitely not any of my friends are going to UNL anymore.” Candice never felt a strong connection to her community college. She transferred to UNL with the hope of finding a sense of community.

I was looking for the art education because that, you know, I want to be an art teacher, and also I was looking for that more of a sense of community, that more of a, you know, you get more groups that you can get involved in. I really did

want a sense of community 'cause I felt kind of lonely there [the community college].

Lena noted that she had transferred into the theater program two and a half years after the typical freshman class would have started and by then “all of the little theatre cliques . . . they had already made friends, they didn’t want to let anybody else in. The professors were all very nice, but just seemed a little standoffish.” However, she later went on to comment that she felt “very welcome here. Everybody’s been very nice.”

Farah noted the other, traditional age students

don't understand. Or like some of our other friends are busy and have their own things going on so you just kind of you know catch each other when you can. So I mean we don't have a lot of friends our age who have kids.

Jan was accepted to help edit a college publication and “met a whole bunch of people through doing that. It's been really fun so yeah I've got a pretty good support system now.” Eva made a friend close to her same age that also had a small child. She noted

it was really nice to talk and actually have somebody kind of on the same age level, kind of having the same, coming from the same background, was really easy to connect. But it's kind of really hard to find friends because, like I said, either I'm always at school, my husband's at work, and when he's not at work, I'm studying. And so I guess not as many friends as we would like to have.

Five of the participants interviewed commented on wanting to have a transfer student group that would provide the opportunity for the non-traditional students to meet and discuss common interests or challenges. Brenda thought “it might be kinda cool if they, like, had a way for transfer students to get into touch with, like, other transfer students.” Debbie commented on feeling out of the loop “because I feel like I don’t know a lot of the stuff that’s going on . . . on campus.” Alice stated “it was kind of frustrating because I didn’t know where some of the buildings were.” She continued “it’s frustrating that you feel stupid when you’re older because you’re like, oh, my God, I have someone

showing me around.” Debbie commented that “I had to like search out the buildings on my own.” Having a transfer student group, the participants noted, could help them feel less isolated from the other traditional age students.

In terms of belonging, age was noted as a negative factor by the participants. The participants noted feeling old compared to the younger, traditional age students in their classes. Alice stated “I think at UNL it is different to because I’m all older than everybody else.” Eva noted that being 30 years old is a lot different from the “kids” in her classes that “come to class with hangovers, and stuff like that, and I look at them and I’m like, yeah, there’s no way, there’s no way, I’m in bed at eleven and I have to have my eight hours or I’m dead.”

A common need of the participants was the desire to belong. Ten of the participants were involved on campus and four were involved off campus. Six of the participants were involved in church. One participant was involved in a campus sorority. Four participants mentioned feeling like they did not have a sense of community at UNL. Eleven of the participants felt they had good support from friends that were outside of UNL. Nine of those eleven women felt like they also had supportive friends attending UNL. Five of the participants interviewed commented on wanting to have a transfer student group that would provide the opportunity for the non-traditional students to meet and discuss common interests or challenges. In terms of their age, many participants noted feeling old compared to the younger, traditional age students in their classes.

Research question five. Is there a particular range of number of hours worked that affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?

Work influences. The number of hours worked played an important role in the levels of stress and satisfaction of their grade point average from the participants. Nine of the participants were not currently working at the time of their interview. One participant who was not currently working noted she was signing up for a work study program. Two of the participants had been working a full-time job but quit working because they found it interfered with their studying and negatively affected their grades. Six of the participants planned on working while attending school, with each of them wanting a flexible work environment that would allow them to work an average of ten to twenty hours per week. The participants found it to be true that the more hours they worked, the more their grades suffered and their stress levels increased.

Six of the participants worked between 8 to 20 hours per week. Brenda noted that she works three jobs and works “about 20 hours a week total, with all of them.” Five of the participants had flexible work schedules that would allow them to take time off without notice to the employer. They found this reduced their stress levels as they could call off work in order to study for an exam or unexpected class project, if needed. One participant had a job that offered the hours she wanted, but was not very flexible. Gina noted “but anytime you need time off, you have to get somebody to replace you so it that makes it really hard.”

For Debbie, she had been working fulltime, but “when I started at the University it was a decision between my husband and I that I wouldn’t work” so she could focus on her coursework and grades. Eva, who works part time an average of 15 to 20 hours per week, noted “there’s no way I could do full time work and go to school.”

Farah's situation was a lot like the other participants in that she had tried working fulltime, but it had a negative impact on her grades and stress levels.

I tried to work at a bar for a month during school but realized between raising two small children and having a family at home that working was next to impossible unless I wanted to be all the time stressed out, and sick, and from the stress, and so yeah. . . . My grades weren't doing very well and the stress was just too much. So I decided it wasn't worth it.

Nine of the participants were not currently working at the time of their interview.

Six of the participants worked between 8 to 20 hours per week. One participant noted she was signing up for a work study program. Two of the participants had worked a full-time job but quit because they found it interfered with their studying and negatively affected their grades. Six of the participants planned on working while attending school, with each of them wanting a flexible work environment that would allow them to work an average of 10 to 20 hours per week. The participants found it to be true that the more hours they worked, the more their grades suffered and their stress levels increased.

Summary

In Chapter Four the researcher analyzed the interviews of the 15 participants. The researcher focused on the results of the interviews and coded the findings into 7 main themes, which were (a) academic expectations, (b) accessibility and accommodation, (c) campus environment, (d) finances, (e) family support, (f) belonging, and (g) work influences.

Chapter Five will discuss the implications of the research study. The researcher will provide recommendations for future programs or services that may better meet the needs of the transfer student.

Chapter Five

Summary and Discussion

The purpose of this qualitative study was to explore what factors affect the degree completion rates of undergraduate female transfer students, ages 19 and older, at the University of Nebraska-Lincoln (UNL). In Chapter Five, the researcher will discuss the findings of the research and will conclude the chapter with implications and suggestions for future research.

Summary of Findings

The grand tour question for the research study was: What factors affect the degree completion of undergraduate female transfer students, ages 19 and older, at the University of Nebraska-Lincoln? The answers included many factors, but the major themes that emerged from the interviews were (a) academic expectations, (b) accessibility and accommodation, (c) campus environment, (d) finances, (e) family support, (f) belonging, and (g) work influences.

Academic expectations. The participants interviewed had many expectations about what their experiences would be in regards to transferring into and attending UNL. All ten of the participants that had previously attended community colleges or smaller non-accredited institutions had expected the curriculum to be challenging. Seven of the participants noted being frustrated with having to take basic level classes again due to deficiencies or credits not transferring from their previous institution. Four of the participants noted having to retake classes that did not transfer which pushed their expected graduation date back. Eight of the participants expressed concern with their current GPA not being at the level they had expected. All 15 participants expected to

graduate with a bachelor's degree. Twelve of the participants mentioned the desire to continue on for a Master's degree and 4 stated they believed they would continue on to obtain a PhD.

Accessibility and accommodation. All of the participants noted issues relating to accessibility and accommodation in terms of services provided by UNL. Some of the areas noted in terms of accessibility and accommodation included advising, childcare, faculty accessibility and support, registering for classes, the transfer student orientation, and the Transfer Student Office email listserv.

Six of the participants noted frustrations with the advising services at UNL. They noted feeling lost on how to decide what classes to register for and felt frustrated by the lack of guidance from their advisor. All 3 of the married participants with children commented on wanting on campus childcare that was not as expensive as that offered by UNL. In terms of faculty support, 14 of the participants felt the faculty were very accessible and could be easily reached via email or phone. Eight of the participants felt the faculty to be very supportive. However, two of the participants noted the level of accessibility and support varied greatly from one department to the next. Three of the 2005 students noted wanting an orientation to UNL. Two students expressed frustration over the process of registering for classes. None of the participants interviewed in 2010 expressed a desire for a transfer student orientation because they had all attended the orientation session, which became mandatory of all transfer students starting in 2007. Ten of the participants commented on liking the information distributed via the transfer student connection email from the Transfer Student Coordinator.

Campus environment. Six of the participants noted the campus environment was what attracted them to UNL. Four of the participants who transferred from a community college stated they felt attending a community college first was a good stepping stone to the transition into the bigger campus environment at UNL. Four participants found the large lecture classes to be a bit overwhelming due to the large numbers of students and the reduced student to teacher ratio. Six of the participants noted they decided to transfer to UNL because of the prestige of obtaining a bachelor's degree from UNL. They liked the idea of obtaining a degree from UNL because it was a respected institution. Four of the participants specifically mentioned parking as a major frustration.

Finances. Each participant made many comments in regards to financing their college education. Common frustrations included finding out the availability of financial aid and scholarships as well as how to determine if they qualified for student loans and grants. Nine of the participants utilized some type of financial aid, nine held grants, nine had taken out student loans, and four had received scholarships. Two of the participants noted feeling lost in regards with how to find out if they qualified for grants, loans, and scholarships. Three participants noted UNL was cheaper than some of the other institutions they had researched and was a determining factor in why they chose to attend UNL. Four of the participant's parents pay for their education while six of the participants paid for their own college education.

Family support. The support system of the participants' family played a key role in how successful the participants felt and how well they transitioned into the institution. The backgrounds of the participants varied from having parents with higher education

degrees to being the first in their extended family to attend a higher education institution. Four of the participants noted having at least one parent with a college degree. Two of the participants came from a household where neither parent had a college education. No matter what the education level of the participants' parents, the women interviewed all felt their family supported their decision to pursue a degree.

Belonging. A common need of the participants was the desire to belong. Ten of the participants were involved on campus and four were involved off campus. Six of the participants were involved in church. One participant was involved in a campus sorority. Four participants mentioned feeling like they did not have a sense of community at UNL. Eleven of the participants felt they had good support from friends that were outside of UNL. Nine of those 11 women felt like they also had supportive friends attending UNL. Five of the participants interviewed commented on wanting to have a transfer student group that would provide the opportunity for the non-traditional students to meet and discuss common interests or challenges. In terms of their age, many participants noted feeling old compared to the younger, traditional age students in their classes.

Work influences. Nine of the participants were not currently working at the time of their interview. Six of the participants worked between 8 to 20 hours per week. One participant noted she was signing up for a work study program. Two of the participants had worked a full-time job but quit because they found it interfered with their studying and negatively affected their grades. Six of the participants planned on working while attending school, with each of them wanting a flexible work environment that would allow them to work an average of 10 to 20 hours per week. The participants found it to be

true that the more hours they worked, the more their grades suffered and their stress levels increased.

Discussion

Academic expectations. According to Li (2010) “students who transfer from one institution to another may unnecessarily repeat courses, which delays their degree completion and increases the cost of postsecondary education for both individual students and governments” (p. 208). Six of the participants noted that they were frustrated with having to retake basic level classes due to deficiencies or credits not transferring over from their previous institution. Olivia felt frustrated because “I didn’t even think about transfer credits when I came up here and I lost, like, an entire year’s worth of education.” Four of the participants mentioned having to take extra classes, fuller class loads each semester, or summer classes to try to catch up order to graduate on time. Candice echoed concerns of some of the participants that they would suffer from overload. “I worry about getting burnt out.” A risk factor for attrition could be the frustrations experienced by the participants over the extra class load and delayed graduation date.

In terms of their educational objectives, all 15 of the participants commented that their primary goal was to get a bachelor’s degree. Twelve of the participants mentioned wanting to continue on to get a Master’s and four noted the intention to obtain a PhD. According to Vincent Tinto’s book *Leaving College: Rethinking the Causes and Cures of Student Attrition* (1987), “generally speaking, the higher the level of one’s educational or occupational goals, the greater the likelihood of college completion” (p. 40). Tinto went on to state that the student who aspired to obtain a Master’s or PhD was more likely to be “more concerned with the intrinsic characteristics of higher education” and were “more

likely to be sensitive to the character of the education they receive” (p. 40). As a consequence, students who perceived a weakness in the education they were receiving are more likely to transfer to “other institutions where education is perceived to be superior” (p. 40).

Gina, however, did not feel like continuing on after obtaining her bachelor’s degree. Gina stated “I want to go to college, I want to get a degree, but I have no desire to go anywhere beyond that.” One participant noted having to spend seven years just to complete her bachelor’s degree because transferring caused her to have to retake many basic classes she had already completed at her previous institution. The added amount of time to degree completion could be a determining factor in whether or not the participants continue to pursue their degree or end up dropping out.

In terms of their expected grade point average (GPA), eight of the participants had high hopes of maintaining or improving their current GPA. Pascarella and Terenzini (2005) supported the interest given to grades as measures of success, as grade-point averages are an integral component to the students’ “standing and continued enrollment” as well as to employment opportunities after graduation (p. 396). Kim experienced a dip in her grades when she transferred. Transfer shock, according to John Hills (1965a), refers to “an appreciable drop in college grades after transfer” (p. 244). The common phenomenon of transfer shock was upsetting to the eight participants who expected to transfer and continue maintaining a high GPA. As mentioned previously in Pascarella and Terenzini’s research, the experience of a drop in grades after transfer could be a determining factor on the likelihood of continued enrollment in UNL.

Accessibility and accommodation. According to Townsend and Wilson (2006), transfer students experienced adjustment issues including lack of information in the transfer student process, an inability to establish relationships at the new institution, a different institutional culture than their previous institution, and high expectations of success. “For some students the fit might have been easier if they had received ‘a hand hold for a little bit’ during their first few weeks or semester at the university” (Townsend & Wilson, 2006, p. 450). All of the participants noted issues relating to accessibility and accommodation in terms of services provided by UNL. Some of the areas noted included advising, childcare, faculty accessibility and support, registering for classes, the transfer student orientation, and the Transfer Student Office email listserv.

Pascarella and Terenzini (2005) found that academic advising could directly affect student persistence and probability of graduating, or have an indirect effect on student grades, intentions, or satisfaction. Six of the participants noted frustrations with the advising services at UNL. Alice stated “the hardest thing or people to get in contact with are the advisors . . . I find the advising really frustrating. I think that’s a problem.” According to the findings of Pascarella and Terenzini (2005), continued frustrations over advising experienced by the participants could cause a decrease in satisfaction which could lead to a weakening of the participants’ persistence in continuing to degree completion.

All three of the married participants with children commented on wanting a less expensive on-campus childcare. Farah commented “when I called their [UNL’s] daycare, it would have cost \$300 a week for two kids. And there was no offer of assistance.” For Olivia, the UNL daycare was not an option because it was too expensive and did not

accept her government assistance. All of the participants with children ended up finding private daycare in the community that was less expensive, but not as convenient as an on campus daycare would have been for them. The participants with children all desired a less expensive on campus child care that would be available and flexible with their schedules, but the UNL childcare was unable to meet their needs. The stress of finding adequate and affordable childcare could become a factor in the participants' continued enrollment at UNL.

Research by Astin (1984, 1993) and Tinto (1987) indicated spending quality time with faculty members had a positive effect on a student's level of persistence, satisfaction, and academic performance. Faculty support was another area the participants noted as part of the adjustment to the institution. Fourteen of the participants felt the faculty were very accessible to them and could be easily reached via email or phone. Eight of the participants noted they felt support from the faculty. However, two of the participants noted the level of accessibility and support varied greatly from one department to the next. Alice found that the faculty who utilized the Blackboard [UNL's online course management system] system varied greatly.

According to Astin (1975) "institutions that accept transfer students should develop special programs to facilitate their smooth transition" (p. 154). Tinto (1993, 1997) believed the receiving institution was responsible for assisting in the transfer students' academic success by providing both academic and social integration opportunities to aid in their retention. Three of the 2005 students noted wanting an orientation to assist them in the transition to UNL. It is interesting to note that one of the 2005 participants commented on enjoying being able to attend the UNL transfer

orientation day. It appears some of the transfer students were unaware of the orientation. However, by 2010, the Office of Admissions made the transfer student orientation mandatory. None of the participants interviewed in 2010 expressed a desire for a transfer student orientation because they had all attended the orientation session. Two of the 2010 participants noted they had found the transfer student orientation very helpful.

Ten of the participants commented on liking the transfer student connection email that was sent out on a regular basis by the Transfer Student Coordinator. They liked the information of what was happening on campus and in the community, as well as upcoming deadlines they might not have heard about otherwise. Candice noted “that transfer connection, like the little notes, and tidbits in it, I find really useful.”

Campus environment. According to Goodman et al. (2006) the impact of the transition on the individual’s daily life is the most important, not the event or non-event taking place (p. 38). “We may assume that the more the transition alters the individual’s life, the more coping resources it requires, and the longer it will take for assimilation or adaptation” (Goodman et al., 2006, p. 37). Strange (2003) noted the importance of educators creating and maintaining campus environments that “attract, satisfy, and sustain students in their efforts to achieve their educational goals” (p. 297). Six of the participants noted the campus environment attracted them to UNL. While four participants noted feeling that UNL seemed to big and that the class sizes were much bigger than they were used to at their previous institution, the same students felt that their previous smaller institution was a good stepping stone for the transition to UNL. Kim commented on her previous institution being comfortable because “I knew where everything was. I was used to a routine. It was basically like high school.” Six of the

participants noted they decided to transfer to UNL because of the campus environment and the perceived prestige of obtaining a bachelor's degree from UNL.

Parking was another frustration that four of the participants mentioned as an obstacle they faced at UNL. Four of the participants specifically mentioned parking as a major frustration. Alice stated "parking's an obstacle."

Finances. Each participant made comments in regards to financing their college education. The Spelling's Commission (US Department of Education, 2006) stated that "our financial aid system is confusing, complex, inefficient, duplicative, and frequently does not direct aid to students who truly need it" (p. 19). The Commission also noted too many students were taking on "worrisome debt burdens" in order to pay for their college education (U.S. Department of Education, 2006, p. 18). Common frustrations included finding out the availability of financial aid and scholarships as well as how to determine if they qualified for student loans and grants. "Despite efforts to equalize financial aid for women, women are still more likely than their male colleagues to pay for their own educations, and on average they receive fewer dollars in their award packages" (Touchton & Davis, 1991, p. x1). Nine of the participants utilized some type of financial aid, nine held grants, nine had taken out student loans, and four had received scholarships. Brenda was able to get "two grants for here. And then the transfer scholarship, which was huge, it helped a lot." Three participants noted UNL was cheaper than some of the other institutions they had researched and was a determining factor in why they chose to attend UNL. Four of the participants' parents pay for their education. Two of the participants noted feeling at a loss with how to find out if they qualified for grants, loans, and scholarships. Tierney and Venegas (2009) noted that there are students

“who are eligible and who qualify for aid but do not apply for it” (p. 364). Jan noted “I really tried to find out how I could get scholarships. . . I just didn't get answers from people.”

Tierney and Venegas (2009) noted that previous research findings have indicated that as the cost of “tuition goes up, enrollment goes down” (p. 365). A lack of funds to finance their college education could have a direct, negative impact on the retention of the participants. Alice noted the impact of her finances on her living situation. At the time of the interview, Alice was living with her parents, and noted

I'm to the point where I need to start making money cause I'm getting annoyed with the way my life is cause I'm getting older. I can't stand it anymore. You know. Not having my own space right now and it's just really frustrating.

Family support. The support system of the participants' family played a key role in how successful the participants felt and how well they transitioned into the institution. According to Adams, Ryan, and Keating (2000), parents play a supportive role as students' transition to college. Adams et al. (2000) pointed to a growing body of research that indicated “family behaviors and interactional styles have strong facilitative influences on children and adolescents' behavior and academic performance within a school setting” (pp. 100-101). Adams et al. (2000) claimed the family relational system is a supportive context that facilitates university students' development and success.

The backgrounds of the participants varied from having parents with higher education degrees to being the first in their extended family to attend a higher education institution. Four of the participants noted having at least one parent with a college degree. Two of the participants came from a household where neither parent had a college education. Helen found her family to be very supportive of her college education.

“They're actually really excited. I guess in my, on my father's side of the family, my sister and I are, out of 20 first cousins, are the only ones in college.” Adams, et al. (2000) research pointed to the connection between strong family support and students' success. The likelihood of persistence towards degree completion could increase for the participants who feel they have strong family support.

Belonging. A common need of the participants was the desire to belong. Astin's definition of student involvement “refers to the amount of physical and psychological energy that the student devotes to the academic experience” (Astin, 1984, p. 297). Astin (1984, 1993) found that those who were more involved in various aspects of college life tended to have better outcomes. Pascarella and Terenzini (1991) believed

students should be helped early in their careers to find academic and social niches where they feel that they are a part of the institution's life, where friendships can be developed, and where role models (whether student or faculty) can be observed and emulated. (p. 654)

Ten of the participants were involved on campus and four were involved off campus. Six of the participants were involved in church. One participant was involved in a campus sorority. However, even though these women were involved on and off campus, four of them still mentioned feeling like they did not have a sense of community at UNL. Eleven of the participants felt they had good support from friends that were outside of UNL. Nine of those 11 women felt like they also had supportive friends attending UNL. Tinto (1975) pointed out that the level of social integration positively correlates with the level of commitment to the university (p. 110). Being socially integrated into the University could have a positive impact on the retention of the participants. Those women who stated they felt disconnected from the institution might be more likely to not continue through to degree completion.

While age could be a factor of attrition, the influence of their age over their feeling of belonging to the University, or to a group within the University, could have a greater impact on the retention of the participants. Five participants noted feeling old compared to the younger, traditional age students in their classes. In their book, the authors Schlossberg et al. (1995) discussed the “fluid life span” as a “blurring of age-defined roles and tasks” which provides freedom and flexibility for some, while others find it difficult to adjust to their changing timetables (p. 7). All participants in the study were over the age of 19, with six of the participants noting they were 23 years of age or older. The adult transfer student might have struggled with anxiety and conflict not only in dealing with the younger students in class, but also with the feeling that they should be further along in their career or at a different point in life rather than still in college working towards a degree. Alice stated “I think at UNL it is different to because I’m all older than everybody else.” Eva noted that being 30 years old is a lot different from the “kids” in her classes. The feeling that they do not belong, in terms of their age, with the younger college age students could potentially have a negative impact on retention if the participant becomes unable to adjust to their role as a non-traditional age student.

Work influences. Research by Pascarella and Terenzini (2005) found that as hours worked increased there was greater dissatisfaction from students in regards to their ability to perform well in their coursework. However, Rau and Durand (2000) found no relation between students’ semester GPA and job hours worked. Nine of the participants were not currently working at the time of their interview. One participant who was not currently working noted she was signing up for a work study program. Two of the participants had been working a full-time job but quit working because they found it

interfered with their studying and negatively affected their grades. Six of the participants planned on working while attending school, with each of them wanting a flexible work environment that would allow them to work an average of 10 to 20 hours per week. Six of the participants worked between 8 to 20 hours per week. Brenda noted that she works 3 jobs and works “about 20 hours a week total, with all of them.” Five of the participants had flexible work schedules that would allow them to take time off without notice to the employer. One participant had a job that offered the hours she wanted, but was not very flexible.

According to Astin (1975), there is a negative relationship between student persistence and the number of hours per week a student works (p. 77). “Working full-time does, of course, leave the student less time for study, but then part-time work facilitates student persistence” (Astin, 1975, p. 79). Both of the participants that had worked a full time job quit their place of employment due to the stress and negative effect on their studies and grades. Each participant that had worked full time noted it was too demanding on their time and too stressful for them to try to work and still do well in school. If the participants with jobs find they have less time to study and see a dip in their grades, the likelihood of continued persistence to degree completion might decline.

Factors of Attrition

Based on Schlossberg’s theory of transition, the researcher designed a chart to summarize the participant findings as positives (pluses) and negatives (minuses) in terms of the factors that emerged that could lead to attrition (Schlossberg et al., 1995). A snapshot analysis of the participant interviews was constructed to shed light on which participants seemed more prone to leaving versus staying. The researcher understood

there are many variables that come into play in terms of student persistence and that it cannot be determined solely by the list compiled (see Table 2).

It might be inferred that the participants who had more pluses and fewer minuses might be more inclined to continue to degree completion, whereas the participants who had a greater difference between the pluses and minuses might be more inclined to not continue on to complete their degree. Of the negatives listed, certain factors could have more weight in terms of leading to attrition. GPA could be a factor of attrition, but if it is from a participant that has high expectations, a dip in the GPA could be a motivator to work harder the next semester. However, a participant who feels isolated and does not feel connected to UNL might be more likely to leave the institution before degree completion.

In looking at the net differences in the outcomes in Table 2, it could be expected that Alice and Debbie would be the most likely to drop out. Alice had 3 more pluses than minuses and Debbie had only four more pluses than minuses. It could be predicted that Alice and Debbie would be the most likely participants from the group to not make it to degree completion.

In the researcher's observations during the interviews, it was noted one participant in particular was very negative about her experiences and feelings towards UNL. Olivia, a single 29 year old Caucasian female, with a 4 year old daughter, transferred into UNL to major in Psychology. Throughout the interview, Olivia generally had negative responses to many of the interview questions. Olivia felt disconnected with UNL and commented a number of times on missing the people at her previous institution. When talking about UNL, she stated "people are not that friendly. I do not like my Spanish

class, because I am just not comfortable with these people around me. People are not that friendly around here. They're really not!"

After completing Table 2, it was interesting to note that Olivia's final count was sixteen pluses and nine minuses. With the pluses only outweighing the minuses by seven, the likelihood of Olivia persisting to degree completion could be less than other participants whose final count had a wider margin of pluses over minuses.

One participant, Lena, had twenty-three pluses and only two negatives. It is interesting to note that during Lena's interview, she had fewer negative comments in response to the interview questions. Lena mentioned strong family support, with a number of extended family in the Lincoln area. Her parents and sister have college degrees and her brother was in his senior year of college at the time of the interview. It would appear that the likelihood of Lena persisting to degree completion would be greater than the likelihood of Alice, Debbie, or Olivia persisting to degree completion.

In looking at Table 2, it became apparent which participants might be more likely to continue on to obtain their degree in comparison to those that are less likely to persist, by the number of pluses versus the number of minuses. The participants that had a greater difference between pluses over minuses could be predicted to continue through to degree completion. Further research utilizing a table such as the one constructed in this research study could be beneficial in pointing out possible risk factors in persistence outcomes on each participant and could potentially aid in discovering which would be more likely to drop out before degree completion. Upon completing the interviews and constructing a similar table, it would be beneficial to do a follow up study to see which of the

Table 2

Factors of Attrition as Positives and Negatives by Participant

	PARTICIPANTS							
	ALICE	BRENDA	CANDICE	DEBBIE	EVA	FARAH	GINA	HELEN
ACADEMIC EXPECTATIONS								
UNL Had Program of Study Needed	+	+	+	+	+	+	+	+
UNL Well Respected Institution	+						+	
Happy with UNL, Good Classes, Good Faculty	+		+		+	+		+
Curriculum	+							
Unusable Course Credits	-		-	-			-	
Happy with GPA						+	+	
Not Happy with GPA	-	-						-
Expected to obtain bachelor's degree	+	+	+	+	+	+	+	+
Expected to obtain Master's degree	+	+	+	+		+		
Expected to obtain PhD.		+						

Table 2 continues

	PARTICIPANTS							
	ALICE	BRENDA	CANDICE	DEBBIE	EVA	FARAH	GINA	HELEN
ACADEMIC EXPECTATIONS (cont'd)								
Feels successful at UNL	+		+		+		+	+
Does not feel successful at UNL		-		-				
ACCESSIBILITY & ACCOMMODATION								
Advising Services Positive			+					
Advising Services Negative	-	-						
Childcare						-		-
Faculty are Supportive				+				+
Faculty are Accessible	+	+	+	+	+	+		+
Faculty Not Accessible							-	
Faculty Utilize Current Technologies					+		+	+
Faculty Do Not Use Technologies	-		-					
Registration		-						

Table 2 continues

	PARTICIPANTS							
	ALICE	BRENDA	CANDICE	DEBBIE	EVA	FARAH	GINA	HELEN
ACCESSIBILITY & ACCOMMODATION (cont'd)								
Orientation Did Not Attend	-			-			-	
Liked Orientation								
Transfer Connection Email		+	+	+	+	+	+	+
CAMPUS ENVIRONMENT								
Transferred for Campus Environment							+	
Transferred Due to Location	+	+	+	+	+	+	+	+
Physical Size of Campus			-		-			-
Class Size Positive						+		
Class Size Negative				-				-
All Classes Previous Institution Transferred								+
Likes Campus Rec		+						
Likes Health Center		+	+					

Table 2 continues

	PARTICIPANTS							
	ALICE	BRENDA	CANDICE	DEBBIE	EVA	FARAH	GINA	HELEN
CAMPUS ENVIRONMENT (cont'd)								
Library and Librarians very useful/helpful			+					+
Student Involvement Office			+					
Parking & Bus System	-						-	
FINANCES								
Financial Aid		-	-	-	-	-		-
Obtained Grants		+	+	+	+	+		+
Took Out Loans			-	-	-	-		-
Obtained Scholarships		+				+		
Transferred Due to Inexpensive Cost	+		+		+	+		
Parents Pay for School	+						+	
Student Pays for Education		-	-		-	-		-
UNL was cheaper to attend	+							
Books & Supplies Expensive	-							

Table 2 continues

	PARTICIPANTS							
	ALICE	BRENDA	CANDICE	DEBBIE	EVA	FARAH	GINA	HELEN
FINANCES (cont'd)								
Wants to Finish School to Live on Own	-						-	
Worries About Paying Off Loans		-						
Did Not Know How to Find Out About Scholarships & Financial Aid							-	
FAMILY SUPPORT								
Parent(s) Have Degree				+	+		+	
Parents Do Not Have Degree	-							-
Transferred to be with Sibling		+						
Married & Children				-		-		-
Supportive Spouse				+		+		+
Parental Assistance in Childcare						+		
Children Hinder Studying						-		-
Currently living at home	-							

Table 2 continues

	PARTICIPANTS							
	ALICE	BRENDA	CANDICE	DEBBIE	EVA	FARAH	GINA	HELEN
FAMILY SUPPORT (cont'd)								
Parent(s) Supportive	+	+	+	+	+	+	+	+
Siblings Supportive		+	+		+			+
Friends Supportive			+	+			+	+
BELONGING								
Lives in Sorority			+					
Lives in Dorm								
Felt Sense of Community			+		+			
Did Not Feel Sense of Community	-			-				
Involved in On Campus Organizations	+	+	+	+		+	+	
Involved in Off Campus Organizations			+				+	
Attends Church	+	+	+	+			+	
Supportive Friends at UNL			+		+		+	+
Supportive Friends Outside of UNL	+	+			+		+	+

Table 2 continues

	PARTICIPANTS							
	ALICE	BRENDA	CANDICE	DEBBIE	EVA	FARAH	GINA	HELEN
BELONGING (cont'd)								
Transfer Student Group		-		-	-	-		
Feels Old/Out of Touch	-		-	-	-	-		
Hard to Relate w/ Younger Students	-				-	-		
Married w/ Kids - Feels Isolated				-		-		
WORK INFLUENCES								
Worked Fulltime	-		-					
Worried of Burnout/Grades Suffered - Reduced Hrs Worked	-							
Works 10 Hours or Less	+							
Works 11-20 Hours Per Week		+			+		+	
Not currently working			+	+		+		+
Job is Flexible	+	+			+			
Job is not Flexible							-	
Wants Work Study								

Table 2 continues

PARTICIPANTS								
	ALICE	BRENDA	CANDICE	DEBBIE	EVA	FARAH	GINA	HELEN
TOTAL +	18	19	24	15	18	17	19	19
TOTAL -	15	8	8	11	7	10	7	10
GRAND TOTAL	3 More +	11 More +	16 More +	4 More +	11 More +	7 More +	12 More +	9 More +

PARTICIPANTS

	INGRID	JAN	KIM	LENA	MEGAN	NANCY	OLIVIA
ACADEMIC EXPECTATIONS							
UNL Had Program of Study Needed		+	+	+	+	+	+
UNL Well Respected Institution		+			+		
Happy with UNL, Good Classes, Good Faculty				+	+	+	
Curriculum	+	+				+	
Unusable Course Credits		-	-	-			-
Happy with GPA		+			+		
Not Happy with GPA	-		-	-		-	-
Expected to obtain bachelor's degree	+	+	+	+	+	+	+
Expected to obtain Master's degree	+	+	+	+	+	+	+
Expected to obtain PhD.		+		+			+
Feels successful at UNL	+		+	+		+	
Does not feel successful at UNL					-		-

Table 2 continues

PARTICIPANTS

	INGRID	JAN	KIM	LENA	MEGAN	NANCY	OLIVIA
ACCESSIBILITY & ACCOMMODATION							
Advising Services Positive							
Advising Services Negative	-	-	-				-
Childcare							-
Faculty are Supportive	+	+		+	+	+	+
Faculty are Accessible	+	+	+	+	+	+	+
Faculty Not Accessible		-					
Faculty Utilize Current Technologies	+					+	+
Faculty Do Not Use Technologies							
Registration							
Orientation Did Not Attend							
Liked Orientation					+	+	
Transfer Connection Email	+	+			+		
CAMPUS ENVIRONMENT							
Transferred for Campus Environment	+	+		+			

Table 2 continues

PARTICIPANTS

	INGRID	JAN	KIM	LENA	MEGAN	NANCY	OLIVIA
CAMPUS ENVIRONMENT (cont'd)							
Transferred Due to Location	+	+	+	+			+
Physical Size of Campus		-					
Class Size Positive				+			
Class Size Negative		-					
All Classes Previous Institution Transferred							
Likes Campus Rec							
Likes Health Center							
Library and Librarians very useful/helpful							
Student Involvement Office							
Parking & Bus System	-		-				
FINANCES							
Financial Aid			-		-		-
Obtained Grants			+		+		+
Took Out Loans	-		-		-		-
Obtained Scholarships	+						+

Table 2 continues

PARTICIPANTS

	INGRID	JAN	KIM	LENA	MEGAN	NANCY	OLIVIA
FINANCES (cont'd)							
Transferred Due to Inexpensive Cost		+		+			
Parents Pay for School		+		+			
Student Pays for Education						-	
UNL was cheaper to attend		+		+			
Books & Supplies Expensive							
Wants to Finish School to Live on Own							
Worries About Paying Off Loans							
Did Not Know How to Find Out About Scholarships & Financial Aid		-					
FAMILY SUPPORT							
Parent(s) Have Degree				+			
Parents Do Not Have Degree							
Transferred to be with Sibling				+			

Table 2 continues

PARTICIPANTS

	INGRID	JAN	KIM	LENA	MEGAN	NANCY	OLIVIA
FAMILY SUPPORT (cont'd)							
Married & Children							
Supportive Spouse							
Parental Assistance in Childcare							
Children Hinder Studying							-
Currently living at home							
Parent(s) Supportive	+	+	+	+	+	+	+
Siblings Supportive	+	+	+	+			
Friends Supportive	+	+		+	+	+	+
BELONGING							
Lives in Sorority							
Lives in Dorm			+	+			
Felt Sense of Community							
Did Not Feel Sense of Community					-		-
Involved in On Campus Organizations	+	+			+		+

Table 2 continues

PARTICIPANTS

	INGRID	JAN	KIM	LENA	MEGAN	NANCY	OLIVIA
BELONGING (cont'd)							
Involved in Off Campus Organizations		+			+		
Attends Church		+					
Supportive Friends at UNL	+	+		+	+	+	
Supportive Friends Outside of UNL	+	+	+	+		+	+
Transfer Student Group					-		
Feels Old / Out of Touch							
Hard to Relate w/ Younger Students							
Married w/ Kids - Feels Isolated							
WORK INFLUENCES							
Worked Fulltime							
Worried of Burnout/Grades Suffered - Reduced Hrs Worked		-					
Works 10 Hours or Less	+				+		

Table 2 continues

PARTICIPANTS

	INGRID	JAN	KIM	LENA	MEGAN	NANCY	OLIVIA
WORK INFLUCNES (cont'd)							
Works 11-20 Hours Per Week							
Not currently working		+	+	+		+	+
Job is Flexible	+				+		
Job is not Flexible							
Wants Work Study							+
TOTAL +	19	24	12	23	18	15	16
TOTAL -	4	7	6	2	5	2	9
GRAND TOTAL	15 More +	17 More +	6 More +	21 More +	13 More +	13 More +	7 More +

participants did persist and which did not. The findings from that research study could point to possible factors that increase or decrease the chances of attrition.

Importance of the Findings

The research study found that the undergraduate female transfer students needed a better understanding of the services offered, a greater sense of connection to the institution, advising specifically for the transfer student, and access to information on how to better fund their education. In a qualitative study conducted by Davies and Dickmann (1998), the transfer students in the study experienced an overall campus culture “shock” after transferring from a community college to a university (p. 551). The transfer students expressed such things as parking, crowds, lines and a lack of individual attention as being part of the undesirable experience in transferring. This research study found the same types of undesirable experiences expressed by the participants.

While the University provided access to a Transfer Student Coordinator, a part of the Transfer Student Office, designed specifically for the transfer student, it should be noted that many of the participants still felt disconnected from the institution. The participants who were married, had children, or were older than the traditional age college student felt more disconnected with the other students and the campus in general.

Ten of the participants noted feeling “out of the loop” in regards to some of the basic resources available and how to access those resources. The college freshmen at UNL has the advantage of being seen as “new” to the campus and therefore greater efforts are made to reach out to the freshmen class. The transfer students entering the institution are also a “freshman” of sorts in that they are new to the campus and need assistance in finding the resources they need to be successful. With the participants

noting they desired a stronger sense of belonging and better understanding of how the systems work at the University, developing alternative programs which aim at answering the needs of the transfer student is crucial to their success at the institution.

The participants frequently noted issues surrounding the admissions portion of their transfer. Seven of the participants felt frustrated from the first steps in the transfer process, such as trying to meet with a knowledgeable adviser, to the last steps of the process, including registering for classes, and everything in between, including how to prepare academically to succeed at UNL. While change in protocol by the Office of Admissions to make the transfer student orientation mandatory has assisted in preparing the students for transfer and opened the door for better communication with the University, the need to continue to collaborate with the transfer students in finding ways to meet their needs is imperative.

Recommendations for Best Practices on Chances to Reduce Attrition

Information gathered from this research study highlighted an important aspect to the undergraduate female transfer student experience; information on orientations and other programs available to them are not reaching the transfer students. Finding better ways to market to the transfer student and increase communication between the transfer student and the University before they are admitted would help to pave the way for a smoother and more successful transfer to the institution. Addressing the needs of the transfer student before the students set foot on campus is crucial in forming a trusting relationship between the student and the institution.

While three of the 2005 participants specifically commented wanting an orientation to the University of Nebraska-Lincoln, it was discovered that the University

does have a transfer student orientation day. In researching the transfer student orientation on UNL's website, the transfer student orientation was listed as mandatory.

The website states:

You may not be new to college, but you are new to the University of Nebraska-Lincoln. Therefore, special New Student Enrollment (NSE) programs for transfer students are held before fall and spring terms. NSE includes a comprehensive welcome to the university and its resources, as well as opportunities to interact with other transfers and current students. You will attend a session with your academic college, meet with academic advisors and register for classes. By the end of the day you should be ready for classes to begin. Attendance at orientation is mandatory for all new transfer students.

In 2000, UNL began offering a transfer student orientation. However, the orientation for transfer students was not mandatory until 2007. From 2000 until 2007, transfer students were able to go to a college adviser to obtain a registration only option to avoid having to attend the orientation. After attending a national conference on transfer students, the Director of New Student Enrollment at UNL determined the transfer student orientation would be mandatory and if the student did not attend the orientation, the student would be unable to register for classes. This could explain why three of the participants interviewed in 2005 noted wanting an orientation while none of the participants in 2010 noted needing a transfer student orientation.

Affordable, on-campus childcare was specifically mentioned as a need by all three of the married participants with young children. Providing an affordable, on-campus childcare could eliminate one obstacle for UNL transfer students with children needing childcare. By offering childcare that is affordable and easily accessible, UNL could better meet the needs of the transfer student with children.

A complete list of academic and student service departments, along with what services each department offers and brief summaries of the services provided, could

reduce the number of hours transfer students spend attempting to find answers to their academic and service questions. This list would be a good resource for entering transfer students and could be available in a brochure format as well as on the transfer student website.

Reaching the transfer students with information on the orientation and other activities is crucial. If transfer students are unaware of the activities available to them, then they will miss out on learning more about UNL and the services provided. Information on the orientation and the list of services with the descriptions available to them could be provided along with the University acceptance letter and would give the transfer student the information they need to help them succeed. Many participants noted using email as their major form of communication. With new ways of communication forming, such as Twitter and Facebook, utilizing these new technologies and ways of communicating is key in reaching the changing demographics of the transfer student.

The importance of continuing to reach out to the transfer student throughout each semester is crucial in that transfer students also enter the institution during the second semester of the academic year. These students are at a disadvantage as they try to acclimate to the institution while the other students have already had a semester of experiences and opportunities to discover available resources. Having different modes of delivery of information, whether it be via the internet, emails or letters, is important in trying to not only make the transfer student aware of the services available but to also get the information in their hands so they can take advantage of the offerings and events.

Recommendations for Further Study

The goal of this research study was to determine factors that affect degree completion rates of undergraduate female transfer students. With little prior research on the transfer student, conducting research studies that provide a more in-depth look at the transfer student and their expectations and needs would present a better overall picture of the student and the programs that should be designed to assist the students in their transition to a new institution.

A beneficial research study would be to conduct research that focuses on experiences of transfer students at different higher education institutions. A study looking at the University of Nebraska-Lincoln compared to other higher education institutions could provide significant information in the transfer student's needs and expectations. By comparing and contrasting the needs and expectations of transfer students across multiple institutions, more information would be gathered that could assist institutions in providing better services and retention strategies for transfer students.

In looking at future research studies, the researcher would suggest paring down the study of the undergraduate female transfer student by looking more specifically at certain areas of the study. For example, the area of academic expectations would be a potential research study that could better define what undergraduate female transfer students expectations are in terms of their own goals as well as what is expected from the institution into which they are transferring.

Researching the belonging theme that emerged from this study would be another beneficial study. Discovering what the students' expectations are in terms of making friends at their new institution, what they expect from the faculty and staff as well as the

impact of their familial obligations would assist in institutions designing better programs for the transfer student.

A transfer student study that looked at both males and females and compared and contrasted their expectations and needs would be a beneficial study as well. In researching the differences between males and females, programs and services that would assist the transfer student in completing their degree could potentially emerge.

Conclusion

A myriad of factors contribute to the undergraduate female transfer student experience and all affect degree completion. Whether academic, social, financial, or personal, many reasons influence academic success as well as the potential for a student's departure from school before degree completion. The findings of this study could improve transfer student programs that would better prepare the transfer student for obtaining their degree. The researcher explored factors affecting the degree completion rates of undergraduate female transfer students at the University of Nebraska-Lincoln with the intention of providing a better understanding of the female experience thereby resulting in better designed programs and services to aid in the retention of the female student.

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Appendix A

Research Questions

Grand Tour Question

What factors affect the degree completion of undergraduate female transfer students, ages nineteen and older, at the University of Nebraska-Lincoln?

Sub-Research Questions

- RQ1 Are there common factors among the issues undergraduate female transfer students face that could indicate a higher drop out rate?
- RQ2 Do monetary issues affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?
- RQ3 Do family responsibilities affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?
- RQ4 Is there a particular age range in which undergraduate female transfer students are more prone to dropping out before degree completion?
- RQ5 Is there a particular range of number of hours worked that affect undergraduate female transfer students' degree completion at the University of Nebraska-Lincoln?

Appendix B

Interview Questions

- IQ1 Describe the institution you transferred from.
- What was the size and type of school?
 - 2 year, 4 year, Community College, other
 - Where was the school located?
 - Was it considered urban, rural, or suburban?
 - Did it have the program you needed?
- IQ2 What lead to your decision to transfer schools?
- Had you intended to transfer schools?
 - Why did you decide to leave your last institution?
 - What were the reasons you decided to leave your last institution?
 - Were there academic reasons for your decision to leave your last institution?
 - Did you feel a sense of community or connection with your last institution?
 - Why did you, or didn't you, feel a sense of connection?
 - Have you transferred before?
 - Why did you leave those institutions?
- IQ3 Why did you apply to the University of Nebraska-Lincoln?
- What attracted you to the University of Nebraska-Lincoln?
 - What did you hope to find at UNL?
 - Was UNL your first choice?
 - If not, what choice was it?
- IQ4 Did you receive financial aid to attend UNL?
- Did you receive a grant? A loan? Subsidized or unsubsidized?
 - Did you get a scholarship?
- IQ5 Did you plan on working while attending school?
- How many hours did you plan on working?
 - What type of job did you expect to obtain?
- IQ6 Are you currently working?
- Why are you working?
 - How many hours do you currently work per week? (0-10, 11-20, 21-30, 31-40, 40+)
 - Is the position on or off campus?
 - Is the job flexible with your school schedule?
 - If you need to change your work hours to study for a test, what would you have to do to get that time off or rescheduled?
 - Is changing your schedule an option?
- IQ7 What does your family think about you getting a college education?
- Single/Divorced/Widowed Female: Do you have friends or family that supports your educational pursuits?
 - How do they support you?
 - How do they hinder your progress in school?

- Married: Does your husband (or life partner) support your desire to obtain a degree?
 - How do they support you?
 - How do they hinder your progress in school?
- With Children: Do your child(ren) support your educational pursuits?
 - How do they support you?
 - How do they hinder your progress in school?
 - If they are not old enough to take care of themselves, where do they go when you have to attend class?
- Do you have friends that attend UNL?
- Do your friends outside of school support your education?
 - How?

- IQ8 Are you involved in any campus organizations?
- Which campus organizations are you involved in?
 - Are you involved in off campus organizations?
 - Which ones?
 - Do you interact with any faculty members outside of class?
 - If so, why?

- IQ9 Did you find the program you wanted at UNL?
- What is your current program of study at UNL?
 - How easy is it to get in contact with your professors?
 - Have you found success at UNL?
 - Describe your success.
 - What are the reasons for your success?
 - Why do you feel you have not found success at UNL?
 - When do you expect to graduate?
 - What is your current GPA?
 - What would you like your GPA to be?
 - What programs or services do you wish UNL offered?
 - Do you feel UNL supports you as a transfer student?
 - Why or why not?
 - What programs and services have you used at UNL?
 - How could UNL better support your needs?
 - What are your needs?
 - What is your general attitude toward UNL?

- IQ10 What are your educational objectives?
- If you expect to graduate, how far do you want to continue on in your education?
 - Bachelors, Masters, PhD, etc.
 - If higher than Bachelors, how do you plan on obtaining a higher degree?

- Do you have a school already picked out that you would like to attend?
- Are you making good progress towards completing your degree?
- What do you see as the obstacles to completing your degree?
- How much longer do you expect to attend school before obtaining your degree?

Appendix C

University of Nebraska-Lincoln Internal Review Board Approval



November 17, 2009

Kristi Robey
Department of Educational Administration
7211 S. 141 St. Omaha, NE 68138

Richard Hoover
Department of Educational Administration
119 TEAC UNL 68588-0360

IRB Number:
Project ID: 6736
Project Title: Factors Affecting Undergraduate Female Transfer Student Degree
Completion Rates

Dear Kristi:

The Institutional Review Board for the Protection of Human Subjects has completed its review of the Request for Change in Protocol submitted to the IRB.

1. It has been approved to interview 5 more people for the project.
2. The approved informed consent form has been uploaded to NUgrant (Robey ICF-Approved.pdf). Please use this form to distribute to participants. If you need to make changes to the informed consent form, please submit the revised form to the IRB for review and approval prior to using it.

We wish to remind you that the principal investigator is responsible for reporting to this Board any of the following events within 48 hours of the event:

- Any serious event (including on-site and off-site adverse events, injuries, side effects, deaths, or other problems) which in the opinion of the local investigator was unanticipated, involved risk to subjects or others, and was possibly related to the research procedures;
- Any serious accidental or unintentional change to the IRB-approved protocol that involves risk or has the potential to recur;
- Any publication in the literature, safety monitoring report, interim result or other finding that indicates an unexpected change to the risk/benefit ratio of the research;
- Any breach in confidentiality or compromise in data privacy related to the subject or others; or
- Any complaint of a subject that indicates an unanticipated risk or that cannot be resolved by the research staff.

This letter constitutes official notification of the approval of the protocol change. You are therefore authorized to implement this change accordingly.

If you have any questions, please contact the IRB office at 472-6965.

Sincerely,

A handwritten signature in black ink, appearing to read "Mario Scalora". The signature is fluid and cursive, written in a professional style.

Mario Scalora, Ph.D.
Chair for the IRB



Appendix D

Letter of Informed Consent

INFORMED CONSENT FORM

IRB Number: 2005-01-178 EX
Project ID: 6736

Identification of Project:

The purpose of the research study is to examine the factors that affect degree completion among of female transfer students at UNL.

Purpose of the Research:

This research deals with the factors that affect undergraduate female transfer students' degree completion rates. You were chosen to participate because of your unique perspective on this subject. You must be 19 years of age or older to participate. This interview will take one hour or less to complete.

Procedures:

Participation in this interview will take approximately one hour of your time and will be conducted in a private room in the City Campus Union. You are not in any way required to begin or complete the interview. The questions will be about your experiences as a transfer student and factors that contribute or hinder your progress towards degree completion at UNL. The interview will be audio taped with your permission. The tapes will be stored in a locked file cabinet in the investigator's home office. Nothing on the tape will identify you personally. All other identifying information such as names, e-mail addresses, mailing address, phone numbers, and any other information which could identify you will be destroyed, via a cross-cut shredder, within one year of the completed research.

Risks and/or Discomforts:

There are no known risks or discomforts associated with this research. If you become uncomfortable at any time during the interview, we will stop the interview process.

Benefits:

This research will provide some understanding of the undergraduate female transfer student experience. Your input will help UNL better understand your needs and will aid in the development of programs and services for female transfer students.

Please initial here to indicate you have read this page. _____

Confidentiality:

Any information obtained during this study, which could identify you personally, will be kept strictly confidential. The data will be stored in a locked cabinet in the investigator's home office and will only be seen by the investigator and the secondary investigator during the study and for one year after the study is complete. The person who reviews the data (outside auditor) for coding schemes in the qualitative analysis will only have access to the alias used in the notes and on the audiotape. The tapes will be destroyed in one year. The information obtained in this study may be published in scientific journals or presented at scientific meetings but data will be reported as aggregated data.

Compensation:

There is no compensation for this project.

Opportunity to Ask Questions:

If you have questions concerning your rights as a research participant that we have not answered, or to report any concerns about the study, you may contact the University of Nebraska-Lincoln Institutional Review Board at 402-472-6965.

Freedom to Withdraw:

You are free to decide not to participate in this study or withdraw at any time without adversely affecting your relationship with the investigators, the University of Nebraska. Your decision will not result in any loss of benefits to which you are otherwise entitled.

Consent, Right to Receive a Copy:

You are voluntarily making a decision whether or not to participate in this research study. Your signature certifies that you have decided to participate having read and understood the information presented. You will be given a copy of this consent form to keep.

Signature of Participant:

I agree to be audio taped for this research. (Check the box if you agree)

Signature of Research Participant

Date

Name and Contact Information of Investigators

Kristi Robey, Principal Investigator

E-mail: kristi1974@msn.com

Phone: 402-216-4678 (cell)

Dr. Richard Hoover, Secondary Investigator

E-mail: rhoover2@unl.edu

Phone: 402-472-3058

Appendix E

Initial Letter Contact to Selected Students in 2005

Dear

My name is Kristi Routh and I am currently working on a master's degree in Educational Administration. A requirement for the completion of my degree program is to complete a thesis. This study will serve as the thesis for my degree. I have chosen to research female transfer students and I need your help. As a female transfer student at UNL, you can assist me by participating in a research study on undergraduate female transfer students. The purpose of the research study is to examine the factors that affect degree completion among of female transfer students at UNL. The findings of this research will help aid the University in the improvement of programs and services for female transfer students.

You must be 19 years of age or older to participate. Participation in this interview survey will take approximately one hour and includes filling out and returning the enclosed informed consent form and demographic information sheet. Please be assured that all responses will be kept completely confidential. Participants will be given an alias so information obtained from the interviews will not be individually identifiable.

If you have any questions about this research, you may contact the investigator, Kristi Routh, at (402) 730-4048 or the advisor on this project, Dr. Richard Hoover, during office hours at (402) 472-3058. If you have any questions about your rights as a research participant that has not been answered by the investigator, you may contact the University of Nebraska-Lincoln Institutional Review Board at (402) 472-6965.

For your convenience, I have enclosed a pre-paid envelope for you to return the enclosed consent form and demographic sheet to me by **Monday, February 14, 2005**. Upon receipt of your forms, I will contact you to set up an interview time that is convenient for you.

Your input is valuable and appreciated. Thank you very much for your help and cooperation with this effort.

Sincerely,

Kristi Routh
Principal Investigator
Graduate Student, Educational Administration
University of Nebraska-Lincoln

Dr. Richard Hoover
Secondary Investigator
Senior Lecturer, Education Leadership
and Higher Education Program
Department of Educational
Administration
University of Nebraska-Lincoln

Enclosures

Appendix F

Initial Email Contact to Selected Students in 2010

Dear

My name is Kristi Robey and I am currently working on a master's degree in Educational Administration. A requirement for the completion of my degree program is to complete a thesis. This study will serve as the thesis for my degree. I have chosen to research female transfer students and I need your help. As a female transfer student at UNL, you can assist me by participating in a research study on undergraduate female transfer students. The purpose of the research study is to examine the factors that affect degree completion among of female transfer students at UNL. The findings of this research will help aid the University in the improvement of programs and services for female transfer students.

You must be 19 years of age or older to participate. Participation in this interview survey will take approximately one hour and includes filling out and returning the attached informed consent form and demographic information sheets. Please be assured that all responses will be kept completely confidential. Participants will be given an alias so information obtained from the interviews will not be individually identifiable.

If you have any questions about this research, you may contact the investigator, Kristi Robey, at (402) 216-4678 or the advisor on this project, Dr. Richard Hoover, during office hours at (402) 472-3058. If you have any questions about your rights as a research participant that has not been answered by the investigator, you may contact the University of Nebraska-Lincoln Institutional Review Board at (402) 472-6965.

For your convenience, I have attached the informed consent form and demographic sheets to fill out and bring with you to our interview.

Your input is valuable and appreciated. Thank you very much for your help and cooperation with this effort.

Sincerely,

Kristi Robey, Principal Investigator
Graduate Student, Educational Administration
University of Nebraska-Lincoln

Dr. Richard Hoover, Secondary Investigator
Senior Lecturer, Education Leadership and Higher Education Program
Department of Educational Administration
University of Nebraska-Lincoln

Appendix G

Demographic Information Sheet

Appendix H

Participant Codes and Emerging Themes

PARTICIPANTS & CODES**EMERGING THEMES****ALICE**

Advising services frustrating	Advising
Deficiency	Deficiencies
Deficiency	Deficiencies
Doesn't like Greek system	Campus Environment
Email communications	Belonging
Enjoys her nursing classes	Academic Expectations
Expected to be top of class	GPA
Faculty Accessible	Faculty Accessibility & Support
Faculty very supportive	Faculty Accessibility & Support
Faith	Belonging
Family	Family Support
Felt excluded	Belonging
Friends not at UNL	Belonging
Frustrated on having to retake classes	Deficiencies
Future higher education	Academic Expectations
Had program needed	Academic Expectations
Involvement	Belonging
Likes Nursing - faculty pay more attention to her	Faculty Accessibility & Support
Likes Nursing feels like own college	Campus Environment
Loans	Finances
Mental illness	Accessibility & Accommodation
Money	Finances
Need better job	Work Influences
Need Better Recreation Center	Campus Environment
Need Better Resources at UNL	Accessibility & Accommodation
Need point of contact	Accessibility & Accommodation
Needed accredited institution	Academic Expectations
Plays guitar in an off campus group	Belonging
Positive feedback about UNL	Campus Environment
Price of attending UNL (+)	Finances
Pt job not flexible	Work Influences
Status UNL know	Campus Environment
Transfer support positive	Accessibility & Accommodation
Wants to move away	Belonging
Works 10-20 hours per week	Work Influences
Worry of burn out	Academic Expectations

BRENDA

Advising services are frustrating	Advising
Attends bible study	Belonging
Daycare - need cheaper option	Childcare
Doesn't know how to study	Academic Expectations
Feels at home/comfortable at UNL	Campus Environment
Fewer students smoke at UNL (+)	Campus Environment
Good support system	Family Support/Belonging
Good teachers	Faculty Accessibility & Support
Good teachers	Faculty Accessibility & Support
GPA not what expected	Academic Expectations
Had program needed	Academic Expectations
Likes to learn	Academic Expectations
Lives in her comfort zone, not move out of it	Belonging
Loans	Finances
Money	Finances
New places	Campus Environment
No financial aid	Finances
No interaction with faculty outside class	Faculty Accessibility & Support
Reluctance to transfer	Campus Environment
Supportive family	Family Support
Tough major lots credit hours	Academic Expectations
UNL better than UNK	Campus Environment
Wanted more attention for success from faculty	Faculty Accessibility & Support
Was depressed w/out friends at first at UNL	Belonging
Weather	Campus Environment
Welcoming committee wanted	Belonging

CANDICE

Accessible Teachers	Faculty Accessibility & Support
Appreciates Transfer Office email listserv	Accessibility & Accommodation
Childcare only 1x wk needed	Childcare
Deal w/ 18 yr olds	Age
Dean's list	Academic Expectations
Deficiency	Deficiencies
Doesn't like rules/restrictions	Campus Environment
Faith	Belonging
Feels lack of success	Academic Expectations
Frustrated with pt job	Work Influences
Frustration with fin aid and scholarships	Finances

Lack of involvement	Belonging
Mom No Degree	Family Support
Money	Finances
No time for extracurricular activities	Belonging
No UNL friends	Belonging
Non-traditional	Age
Response Time Teachers	Faculty Accessibility & Support
Stress	Belonging
Transfer student email	Accessibility & Accommodation
Transportation	Campus Environment
Work flexibility	Work Influences

DEBBIE

Advising services frustrating	Advising
Classes	Campus Environment
Family are supportive	Family Support
Family support	Family Support
Family support	Family Support
Feels left out of the loop	Belonging
Financial Aid - Pell Grants	Finances
Frustrated with large lecture	Campus Environment
Frustration over processes	Accessibility & Accommodation
Good faculty response	Faculty Accessibility & Support
Good fit in program	Academic Expectations
Heritage	Family Support
In marching band	Belonging
Intimidated	Campus Environment
Involved	Belonging
Involved in Campus Crusades for Christ	Belonging
Location	Campus Environment
Location	Campus Environment
Location of UNL (convenient)	Campus Environment
Money	Finances
Most friends outside of Lincoln	Belonging
Other classmates are annoying	Age
Refused to dissect in bio so failed	Academic Expectations
Rumors of tough teachers/classes	Faculty Accessibility & Support
Says doesn't care about GPA	GPA
Stress of family demands	Family Support
UNL and Lincoln community good	Campus Environment

EVA

Accessibility	Accessibility & Accommodation
Bad advising	Advising
Bible study	Belonging
Church - faith	Belonging
Deficiencies	Deficiencies
Friends	Belonging
Has daughter (8yrs)	Family Support
Lack of support felt at UNL	Accessibility & Accommodation
Money	Finances
Not financially stable	Finances
Not having enough financial aid	Finances
Roadblock is paperwork	Accessibility & Accommodation
Struggle to make ends meet	Finances

FARAH

Advising	Advising
Belonging	Belonging
Classes tougher than previous institution	Academic Expectations
Convenient classes	Academic Expectations
Dad had degree	Family Support
Deficiency & Process	Deficiencies
Don't want community	Belonging
Dorms	Campus Environment
Family Support	Family Support
Feels isolated	Belonging
Frustrated with parking	Campus Environment
Has close friends outside of UNL	Belonging
Has part time job	Work Influences
Irritated by younger students	Age
Location	Campus Environment
Money	Finances
Planned to transfer	Academic Expectations
Procrastinates due to semester not quarter length	Academic Expectations
Program/Major Available	Academic Expectations
Supportive family	Family Support
Teachers accessible	Faculty Accessibility & Support
Transfer orientation wanted	Accessibility & Accommodation
Tuition cheaper at UNL than Bryan	Finances
UNL meets her needs	Academic Expectations

GINA

Degree just piece of paper	Educational Objectives
Didn't fit in at old school	Academic Expectations
Doesn't like Faculty telling her what to do	Faculty Accessibility & Support
Easy to get in touch with faculty	Faculty Accessibility & Support
Family	Family Support
Family in Lincoln	Family Support
Family support	Family Support
Family supportive	Family Support
Fear of change	Belonging
Fear of UNL	Campus Environment
Feels comfortable talking to faculty	Faculty Accessibility & Support
Financial Aid	Finances
Flexible job	Work Influences
Friends supportive	Belonging
Frustrating process to transfer	Accessibility & Accommodation
Frustration on learning ins/outs of UNL	Campus Environment
Loves teaching	Academic Expectations
Mom helps with kids	Family Support
Money	Finances
More student services needed	Accessibility & Accommodation
Parking an issue	Campus Environment
Positive Teachers	Faculty Accessibility & Support
Prestigious (UNL is)	Campus Environment
Program / Major Available	Academic Expectations
Scholarships, grants, loans	Finances
Wants Masters Degree	Educational Objectives
Wants more interaction w/others	Belonging
Wants smaller class sizes	Campus Environment
Wishes UNL had cheaper daycare	Childcare
Work caused stress so quit work	Work Influences

HELEN

Advising	Advising
Class focused	Academic Expectations
Class size	Campus Environment
Community	Campus Environment
Connections	Belonging
Had scholarship to previous school	Finances
Hard to find answers to campus questions	Accessibility & Accommodation
Hated previous school	Belonging

In one student group at UNL	Belonging
Liked small nursing class size at UNL	Campus Environment
Money	Finances
Not many friends	Belonging
Not motivated	Academic Expectations
Part time job	Work Influences
Recommendation Orientations	Accessibility & Accommodation
Reconnect	Belonging
Support	Family Support

INGRID

3.0 and up happy with GPA	GPA
Advising	Advising
Bipolar	Accessibility & Accommodation
Dad remarried	Family Support
Deficiencies due to transfer	Deficiencies
Didn't plan on going to college	Academic Expectations
Doesn't feel successful yet	Academic Expectations
Feels out of touch with campus	Campus Environment
Felt sense of community at UNL	Belonging
Hates owing parents money	Family Support
Money	Finances
Not working per agree w/husband	Family Support/Finances
Older than other students	Age
Scholarships	Finances
Sister	Family Support
Wants flexible job	Work Influences
Wants name not a number	Campus Environment
Wants scholarships but doesn't know where to look	Finances

JAN

Access to professors	Faculty Accessibility & Support
Age difference in students	Age
Applied for scholarships and loans too late	Finances
Boyfriend	Belonging
Campus Involvement	Belonging
Cheap to attend UNL	Finances
Classes did not transfer	Deficiencies
Convenience of location of UNL	Campus Environment
Deficiency	Deficiencies
Family	Family Support

Feels disconnected from others	Belonging
Feels like she falls through the cracks	Accessibility & Accommodation
Felt success in band	Belonging
Helpful advisor	Advising
Likes faculty	Faculty Accessibility & Support
Married - Newly	Family Support
Meet and Greet wanted	Belonging
Money	Finances
Older students	Age
Outside UNL friends supportive	Belonging
Overloaded w/ having to retake classes	Deficiencies
Parents supportive of education but not happy w/ paying	Family Support/Finances
Parking - obstacle	Campus Environment
Recommendation - daycare	Childcare
Roommate	Belonging
Sorority	Campus Environment
Student services more needed	Accessibility & Accommodation
Wants map of campus to find way around	Campus Environment

KIM

Child takes up time	Childcare
Connections	Belonging
Deficiency	Deficiencies
Electives - obstacle	Deficiencies
Family support	Family Support
Feels UNL is political	Campus Environment
Friend support	Belonging
Frustrated with being told to refer to website	Accessibility & Accommodation
Frustrated with grades	GPA
Her Mom was single parent	Family Support
Location	Campus Environment
Money	Finances
Proud to be affiliated with UNL	Campus Environment
Wanted bigger school	Campus Environment
Wants to get Master's degree	Educational Objectives

LENA

Brother showed her around campus	Family Support
Closer to family	Family Support
Feels behind in courses due to transfer	Deficiencies
Feels successful at UNL	Academic Expectations
Good network of friends at UNL	Belonging
Parents both graduated from college	Family Support
Supportive family	Family Support
Undecided at previous school	Academic Expectations
Undecided then took psych	Academic Expectations
Wanted bigger class size	Campus Environment
Wants part time job	Work Influences
Wants to join knitting club	Belonging

MEGAN

Boyfriend at UNL	Belonging
Easy to contact faculty	Faculty Accessibility & Support
Family supportive but not happy about theater major	Family Support
Feels good about UNL	Academic Expectations
Feels successful	Academic Expectations
Flexible part time job 6hrs wk	Work Influences
Frustrated over lack of community w/in theater dept	Belonging
Frustrated over parents not happy with major choice	Family Support
Happy with 3.6 GPA	GPA
Involved in theater groups	Belonging
Master's degree down the road	Educational Objectives
No scholarships	Finances
Not part of theater clique	Belonging
Program wanted at UNL	Accessibility & Accommodation
Subsidized loans and grants	Finances
Transfer office supportive	Accessibility & Accommodation
Volunteer	Belonging
Wants transfer student connection	Belonging
Work part time	Work Influences

NANCY

3.1 current, wants 3.5	GPA
Campus Involvement in Engineer Women Group	Belonging
Choose UNL for less Chinese speaking people	Belonging
Faculty assist with questions	Faculty Accessibility & Support
Faculty easy to reach	Faculty Accessibility & Support
Faculty supportive	Faculty Accessibility & Support
Faculty/staff nice	Faculty Accessibility & Support
Frustrated over housing	Accessibility & Accommodation
Frustrated over housing costs	Finances
Has friends	Belonging
International student	Belonging
Parents pay tuition	Finances
Parents supportive of education	Family Support
Transferred for specific program	Academic Expectations
Wants an internship	Work Influences

OLIVIA

Advising frustrating	Advising
Confusion on master degree process	Educational Objectives
Cousin supportive	Family Support
Daycare	Childcare
Faculty easy to get in touch with	Faculty Accessibility & Support
Faculty supportive	Faculty Accessibility & Support
Father supportive of education	Family Support
Feels like she is bothering counselor	Advising
Few acquaintances not close friends	Belonging
Frustrated over having to take foreign language	Deficiencies
Got Associates Degree in Business	Educational Objectives
Got her GED	Educational Objectives
Had a child	Family Support
Involved in few campus organizations	Belonging
Misses old institution	Belonging
Mother demands education	Family Support
Mother lives close to Lincoln	Family Support
Need tutoring center	Accessibility & Accommodation
Negative towards UNL	Belonging
No sense of community with UNL	Belonging
Not feel successful	Academic Expectations
Not into organized religion	Belonging
Pell grants, loans, work study	Finances

Scholarship at UNL	Finances
UNL didn't take all courses for transfer	Deficiencies
UNL not first choice	Academic Expectations
Visits old campus regularly	Belonging
Wants 4.0 but happy to get 3.7	GPA